

RETIREMENT AND RETIREMENT INTENTIONS

AUSTRALIA

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CONTENTS

	<i>page</i>
Notes	2
SUMMARY OF FINDINGS	
Overview	3
Retirement from full-time work	3
Partial retirement and retirement from the labour force	5
Main source of income at retirement from full-time work	5
Retirement scheme membership	6
Intend to retire	7
Expected main source of income at retirement from full-time work	8
TABLES	
List of tables	9
Overview	10
Retired from the labour force	12
Retired from full-time work	13
Retired from full-time work aged 45 or more	19
Intend to retire	26
Intend to retire from full-time work	30
Populations	37
ADDITIONAL INFORMATION	
Explanatory notes	40
Appendix: Populations and data items list	43
Technical notes	51
Glossary	54
Supplementary surveys list	57

- For further information about these and related statistics contact Tim Wardrop on Canberra 02 6252 6412, facsimile 02 6252 7784 or any ABS office shown on the back of this publication.

NOTES

ABOUT THIS PUBLICATION

This publication presents information about the retirement and retirement intentions of persons aged 45 and over. Data from this survey examine the changes in retirement trends over time and the income arrangements retirees made and potential retirees have made to provide for their retirement. This information is cross-classified by a range of personal characteristics such as age, sex, sources of income and retirement scheme membership, and employment characteristics such as industry and occupation.

ABOUT THIS SURVEY

The *Retirement and Retirement Intentions* survey was conducted throughout Australia in November 1997 as a supplement to the ABS monthly Labour Force Survey.

Data were collected from persons aged 45 and over.

The populations in this survey can be divided into two main groups – those who had retired, and those who were still working. For the retired group, the survey collected details about when and why they ceased their last job, their retirement scheme membership, sources of income, amount of lump sum received (where applicable) and age at retirement. For the group who were still working, the survey collected details on their current job, their retirement scheme membership, their expected sources of income in retirement, and at what age they intended to retire.

SYMBOLS AND OTHER USAGES

ABS	Australian Bureau of Statistics
ANZSIC	Australian and New Zealand Standard Industrial Classification
ASCO	Australian Standard Classification of Occupations
LFS	Labour Force Survey
n.a.	not available
RSE	relative standard error
SE	standard error
*	subject to sampling variability too high for most practical uses
. .	not applicable

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

STATE INQUIRIES

For State Office contact numbers see the Supplementary Surveys listing in the back of this publication.

W. McLennan
Australian Statistician

SUMMARY OF FINDINGS

OVERVIEW

The number of persons aged 45 and over increased to 6,022,000 in November 1997 from 5,771,500 in November 1994. This represents an increase of 4% over this time, which compares to a 5% increase in the civilian population aged 15 and over for the same period.

Of those aged 45 and over, 3,215,400 persons (53%) had retired from full-time work. Some of their characteristics were:

- the proportion had decreased by 2 percentage points since November 1994;
- 60% were female;
- the proportion who had retired from full-time work aged less than 45 was 35% (7% of males and 54% of females);
- the average age of retirement from full-time work was 48 (58 for males and 41 for females); and
- the proportion who were working part-time or looking for part-time work was 16%.

Some 2,348,300 persons aged 45 and over were currently working full-time. Of these, 2,103,900 (90%) intended to retire. A further 452,400 had never worked full-time and did not intend to work full-time.

An estimated 3,123,900 persons aged 45 and over had retired from the labour force i.e. they were not working or looking for full-time or part-time work. Of these:

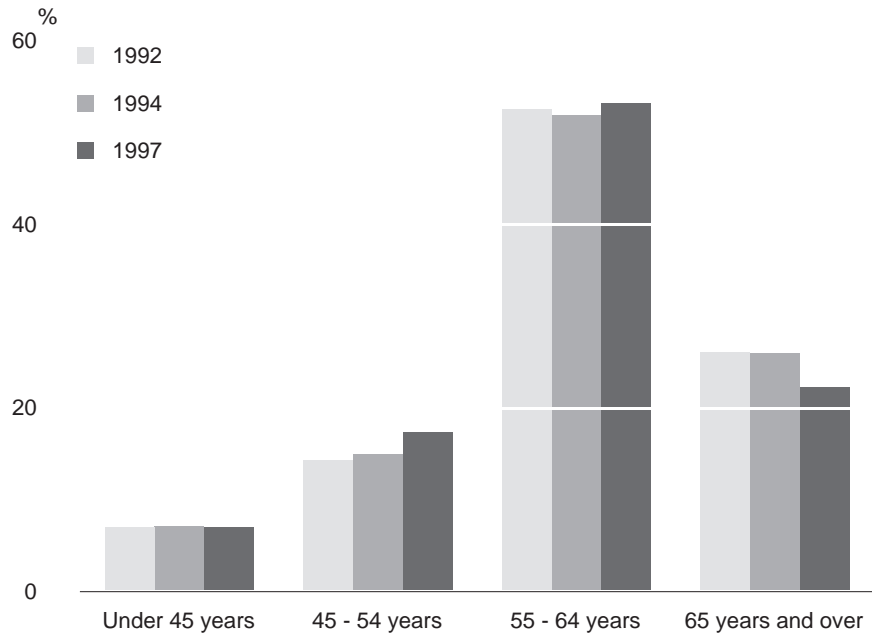
- 62% were female;
- the average age they left the labour force was 50 (59 for males and 44 for females);
- 13% had never worked full-time; and
- 33% left their last full-time job 20 years ago or more.

AGE AT RETIREMENT FROM FULL-TIME WORK

In November 1997, an estimated 1,296,900 males had retired from full-time work. Of these:

- 22% retired from full-time work aged 65 and over;
- 53% retired from full-time work aged 55–64;
- 17% retired from full-time work aged 45–54; and
- 7% retired from full-time work aged less than 45.

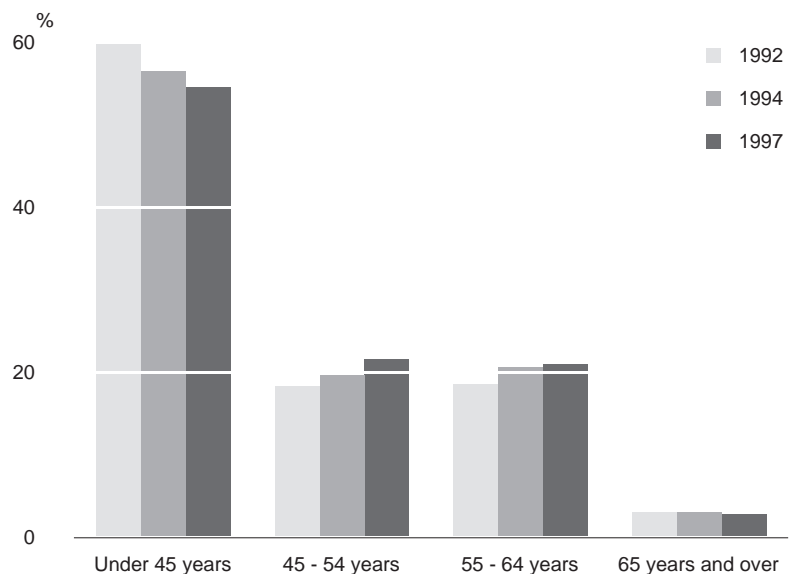
MALES WHO HAD RETIRED FROM FULL-TIME WORK BY AGE AT RETIREMENT, 1992, 1994, 1997



The 1,918,400 females aged 45 and over who had retired from full-time work showed a very different pattern of retirement ages. The ages they retired from full-time work are as follows:

- 3% retired from full-time work aged 65 and over;
- 21% retired from full-time work aged 55–64;
- 22% retired from full-time work aged 45–54; and
- 54% retired from full-time work aged less than 45.

FEMALES WHO HAD RETIRED FROM FULL-TIME WORK BY AGE AT RETIREMENT, 1992, 1994, 1997



Of the 1,044,700 females aged 45 and over who had retired from full-time work aged less than 45, one-third indicated that they had ceased their last full-time job to get married. For all age groups, common reasons for females ceasing their last full-time job were:

- to get married (19%);
- pregnancy/to have children (18%);
- to look after family, house or someone else (12%); and
- due to their own ill health or injury (12%).

This is contrasted with males, whose most common reasons for ceasing their last full-time job were:

- due to their own ill health or injury (33%);
- they reached compulsory retirement age (20%);
- they were too old/reached an appropriate age to retire (17%); and
- they were retrenched (12%).

PARTIAL RETIREMENT AND RETIREMENT FROM THE LABOUR FORCE

Persons who had retired from full-time work but continued to work part-time or were looking for part-time work can be considered to be 'partially' retired. Those persons who had discontinued working or looking for work, and did not intend to work at any time in the future can be considered to have retired from the labour force.

Of the 3,215,400 persons who had retired from full-time work, 2,709,600 (84%) had retired from the labour force. A further 414,300 had never worked full-time and had retired from the labour force, giving an estimate of 3,123,900 persons aged 45 and over who had retired from the labour force at November 1997.

There were also 505,800 persons who had partially retired. Three-quarters (377,300) of these persons were females.

MAIN SOURCE OF INCOME AT RETIREMENT

Among those who had retired from full-time work aged 45 or more, some differences in income sources were evident between males and females. At retirement from full-time work, the most common main source of income for males was an age or service pension (23%). For females, the most common main source of income was someone else's income (38%).

Other main sources of income for males at retirement from full-time work were:

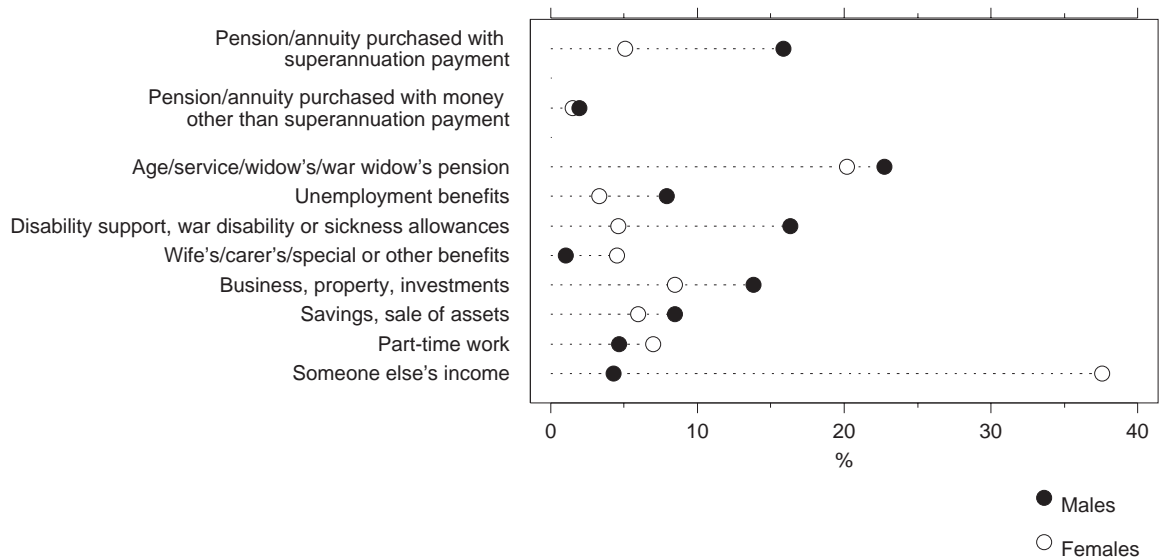
- Disability support, war disability or sickness allowance (16%);
- Pension/annuity purchased with superannuation payment (16%); and
- Business, property, investments (14%).

For females, other main sources of income at retirement from full-time work were:

- Age, service, widow's or war widow's pension (20%);
- Business, property, investments (8%); and
- Part-time work (7%).

Of those who had retired from work aged 45 or more, 40% of males reported that their main source of income had changed since retirement compared to 51% of females.

MAIN SOURCE OF INCOME AT RETIREMENT FROM FULL-TIME WORK BY SEX

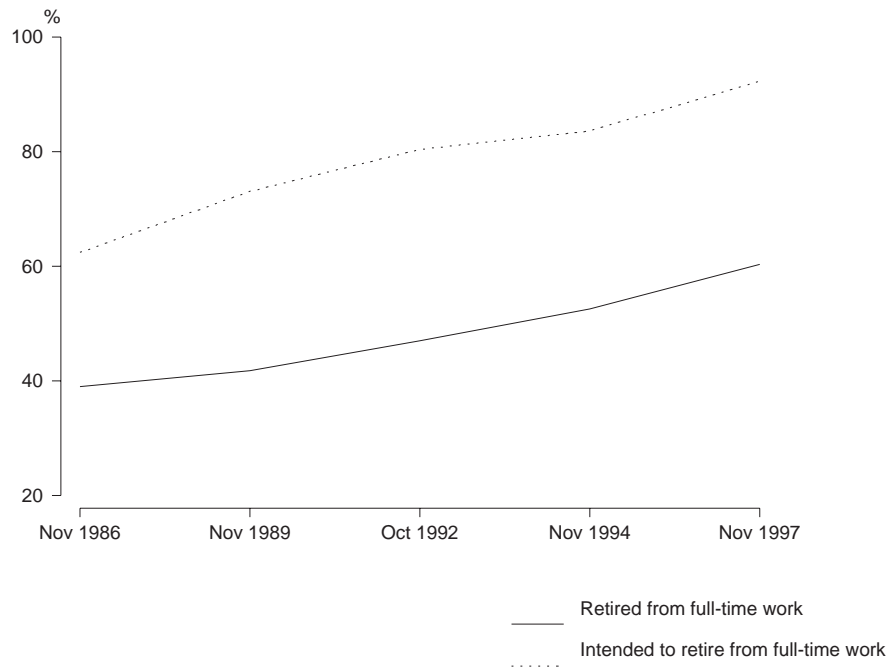


RETIREMENT SCHEME MEMBERSHIP

Steady increases in retirement scheme membership have been evident since the first time this information was collected. From a level of 38% in 1983, retirement scheme membership for those aged 45 and over who had retired from full-time work has risen to 60% in November 1997. These changes strongly reflect changes to superannuation legislation over the last 15 years.

The number of retirement scheme members aged 45 and over who had retired from full-time work aged 45 or more was 1,256,800, an increase of 20% since November 1994.

RETIREMENT SCHEME MEMBERSHIP, 1986 – 1997



Similarly, the retirement scheme membership of the group aged 45 and over who were working full-time and intended to retire from full-time work has risen from 60% in September 1984 to 92% in November 1997.

In November 1997, the number of persons aged 45 and over intending to retire who were retirement scheme members was 1,943,400, an increase of 22% since November 1994. Most of this increase was seen in the increase in superannuation scheme membership, which rose from 82% in 1994 to 91% in 1997 for this group.

INTEND TO RETIRE

In November 1997, there were 2,103,900 persons aged 45 and over who intended to retire from full-time work. In addition, there were 18,500 persons who had only ever worked part-time and intended to retire from part-time work.

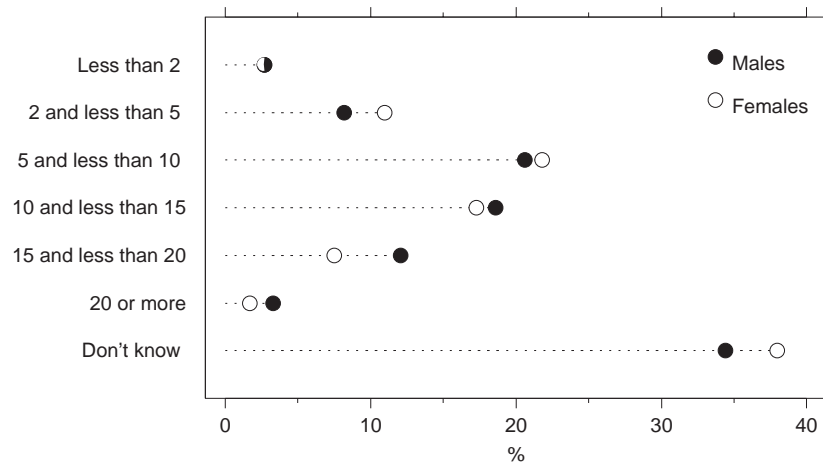
Of the 1,412,300 males who intended to retire from full-time work:

- 30% intended to retire aged 55–64;
- 34% intended to retire aged 65 and over; and
- 34% did not know at what age they intended to retire.

Of the 691,600 females who intended to retire from full-time work:

- 44% intended to retire aged 55–64;
- 14% intended to retire aged 65 and over; and
- 38% did not know at what age they intended to retire.

EXPECTED TIME UNTIL RETIREMENT FROM FULL-TIME WORK BY SEX (years)



Of the group who intended to retire from full-time work, 600,900 (29%) indicated that they intended to work part-time after leaving their full-time job. The remaining 1,503,000 intended to retire from the labour force.

EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT FROM FULL-TIME WORK

Those aged 45 and over who intended to retire from full-time work showed different responses from the retired group regarding their income sources in retirement. Of the 2,103,900 persons who intended to retire from full-time work:

- 35% indicated their main income source would be a superannuation funded pension/annuity;
- 20% responded their main income source would be an age, service, widow or war widow's pension; and
- 10% responded their main income source would be a business, property or investment; and
- 20% indicated they did not know what their main income source would be.

LIST OF TABLES

Overview	1	Retirement and retirement intentions, age and sex	10
	2	Whether had retired or intend to retire from full-time work by sex, October 1992 to November 1997	11
	3	Age at retirement from full-time work by sex, October 1992 to November 1997	11
	4	Retirement scheme membership and type of payment by sex, October 1992 to November 1997	11
Retired from the labour force	5	Age at retirement from the labour force and age at November 1997 by sex	12
Retired from full-time work	6	Current labour force status, age, relationship in household and reason for ceasing last full-time job by sex and age at retirement from full-time work	13
	7	Employment status, occupation and industry of last full-time job by sex and age at retirement from full-time work	16
Retired from full-time work aged 45 or more	8	Main source of income by sex and whether retired from the labour force or currently working part-time	19
	9	Main source of income at retirement from full-time work by sex and retirement scheme membership	22
	10	Current main source of income and time since retirement	23
	11	Main source of income at November 1997 and at retirement from full-time work by sex	24
Retired from full-time work less than four years ago aged 45 or more	12	Amount and distribution of lump sum payment by age at retirement from full-time work	25
Intend to retire	13	Retirement scheme membership and age intends to retire from full-time work by sex, October 1992 to November 1997	26
	14	Status in employment, industry and occupation of current job by sex and retirement intentions	27
Intend to retire from full-time work	15	Age, relationship in household, birthplace and time in main retirement scheme by sex and age intends to retire from full-time work	30
	16	Retirement scheme membership and expected main source of income at retirement from full-time work by sex and expected time until retirement	33
	17	Expected main source of income at retirement from full-time work by sex and retirement scheme membership	36
Populations	18	State or Territory of usual residence	37

1. PERSONS AGED 45 AND OVER: RETIREMENT AND RETIREMENT INTENTIONS BY AGE AT NOVEMBER 1997

	Age at November 1997 (years)						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
MALES							
	— '000 —						
Working full-time	594.8	478.5	311.0	148.0	40.8	24.4	1,597.5
Intend to retire from full-time work	545.7	432.4	270.0	124.8	28.7	10.7	1,412.3
Intend to work part-time	171.4	129.5	74.5	27.8	6.6	*0.6	410.3
Intend to leave the labour force	374.3	302.9	195.5	97.0	22.2	10.1	1,002.0
Did not intend to retire from full-time work	49.1	46.1	41.0	23.2	12.1	13.7	185.2
Retired from full-time work	46.7	82.2	120.1	204.6	280.3	563.1	1,296.9
Working part-time	13.5	20.4	27.6	28.6	25.3	13.1	128.5
Have left the labour force	33.2	61.7	92.5	176.0	255.0	550.0	1,168.4
Never worked full-time	*4.9	*2.9	*4.5	*4.1	*4.4	9.5	30.3
Working part-time	*2.2	*0.2	*0.0	*0.3	*0.3	*0.5	*3.5
Intend to leave the labour force	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
Did not intend to retire from part-time work	*0.4	*0.0	*0.0	*0.3	*0.3	*0.5	*1.5
Undecided about retirement	*1.8	*0.2	*0.0	*0.0	*0.0	*0.0	*2.0
Had retired from part-time work	*0.0	*0.4	*0.2	*0.5	*0.5	*1.0	*2.6
Never worked and do not intend to work	*2.8	*2.3	*4.3	*3.2	*3.6	8.0	24.2
Not determined	*0.3	*0.4	*1.4	*2.1	*0.0	*0.0	*4.3
<i>Total</i>	<i>646.7</i>	<i>563.9</i>	<i>437.1</i>	<i>358.8</i>	<i>325.5</i>	<i>597.0</i>	<i>2,929.0</i>
FEMALES							
	— '000 —						
Working full-time	353.3	241.5	115.1	31.0	6.2	*3.8	750.8
Intend to retire from full-time work	332.5	222.9	105.1	25.9	*3.4	*1.7	691.6
Intend to work part-time	94.0	63.3	28.3	*4.2	*0.9	*0.0	190.6
Intend to leave the labour force	238.5	159.6	76.8	21.8	*2.6	*1.7	501.0
Did not intend to retire from full-time work	20.8	18.6	9.9	*5.0	*2.7	*2.1	59.1
Retired from full-time work	253.8	264.8	262.1	278.0	284.3	575.4	1,918.4
Working part-time	146.0	115.0	68.5	30.0	12.2	*5.6	377.3
Have left the labour force	107.9	149.9	193.5	248.0	272.1	569.8	1,541.2
Never worked full-time	34.7	42.6	44.8	52.0	49.5	198.5	422.1
Working part-time	9.9	11.9	*5.5	*5.0	*0.6	*1.6	34.6
Intend to leave the labour force	6.2	*5.9	*2.4	*2.8	*0.0	*1.1	18.5
Did not intend to retire from part-time work	*0.1	*1.4	*1.0	*0.7	*0.3	*0.1	*3.6
Undecided about retirement	*3.6	*4.5	*2.1	*1.5	*0.4	*0.4	12.4
Had retired from part-time work	*3.9	8.3	8.4	13.4	9.9	26.7	70.5
Never worked and do not intend to work	20.9	22.5	30.9	33.6	39.0	170.2	317.1
Not determined	*0.5	*0.5	*0.7	*0.0	*0.0	*0.0	*1.7
<i>Total</i>	<i>642.3</i>	<i>549.5</i>	<i>422.7</i>	<i>360.9</i>	<i>340.0</i>	<i>777.6</i>	<i>3,093.0</i>
PERSONS							
	— '000 —						
Working full-time	948.0	720.0	426.1	178.9	47.0	28.2	2,348.3
Intend to retire from full-time work	878.1	655.3	375.2	150.7	32.2	12.4	2,103.9
Intend to work part-time	265.4	192.8	102.9	31.9	7.4	*0.6	600.9
Intend to leave the labour force	612.8	462.6	272.3	118.8	24.8	11.8	1,503.0
Did not intend to retire from full-time work	69.9	64.7	50.9	28.2	14.8	15.8	244.3
Retired from full-time work	300.5	347.0	382.1	482.6	564.6	1,138.5	3,215.4
Working part-time	159.5	135.4	96.1	58.6	37.4	18.8	505.8
Have left the labour force	141.1	211.6	286.0	424.0	527.2	1,119.8	2,709.6
Never worked full-time	39.7	45.6	49.3	56.0	53.8	207.9	452.4
Working part-time	12.1	12.1	*5.5	*5.3	*0.9	*2.1	38.1
Intend to leave the labour force	6.2	*5.9	*2.4	*2.8	*0.0	*1.1	18.5
Did not intend to retire from part-time work	*0.6	*1.4	*1.0	*1.1	*0.5	*0.6	*5.1
Undecided about retirement	*5.3	*4.8	*2.1	*1.5	*0.4	*0.4	14.4
Had retired from part-time work	*3.9	8.7	8.6	13.9	10.3	27.6	73.0
Never worked and do not intend to work	23.7	24.8	35.2	36.8	42.6	178.2	341.3
Not determined	*0.8	*0.9	*2.2	*2.1	*0.0	*0.0	6.0
Total	1,289.1	1,113.4	859.8	719.7	665.4	1,374.7	6,022.0

2. PERSONS AGED 45 AND OVER: WHETHER RETIRED OR INTEND TO RETIRE FROM FULL-TIME WORK

Retirement status	October 1992(a)			November 1994			November 1997		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— '000 —								
Retired from full-time work	1,121.3	1,678.8	2,800.1	1,269.2	1,876.9	3,146.1	1,296.9	1,918.4	3,215.4
Intend to retire from full-time work	1,224.4	516.0	1,740.4	1,320.7	577.8	1,898.5	1,412.3	691.6	2,103.9
Did not intend to retire from full-time work	183.2	51.3	234.6	157.8	50.8	208.5	185.2	59.1	244.3
Had never worked full-time and did not intend to work full-time(b)	24.9	435.3	460.3	26.4	492.0	518.4	34.6	423.8	458.4
Total	2,553.8	2,681.5	5,235.4	2,774.0	2,997.5	5,771.5	2,929.0	3,093.0	6,022.0

(a) The October 1992 survey excluded those persons who were permanently unable to work. See Explanatory Note for details.

(b) Includes a small number of persons whose retirement status could not be determined.

3. PERSONS AGED 45 AND OVER, RETIRED FROM FULL-TIME WORK: AGE AT RETIREMENT

Age at retirement from full-time work (years)—	October 1992(a)			November 1994			November 1997		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— '000 —								
Less than 45	78.4	1,004.8	1,083.2	91.9	1,061.1	1,153.0	91.1	1,044.7	1,135.8
45-49	50.4	124.0	174.4	68.4	162.9	231.2	85.6	173.4	259.0
50-54	110.2	183.4	293.5	120.4	206.1	326.5	139.9	240.7	380.6
55-59	215.3	159.1	374.5	248.5	208.5	457.0	288.8	220.9	509.7
60-64	374.1	154.8	528.9	410.4	179.4	589.8	401.9	182.8	584.7
65-69	260.5	43.6	304.0	288.6	46.6	335.3	253.3	49.7	303.0
70 and over	32.4	9.1	41.5	40.9	12.4	53.3	36.3	6.2	42.5
Total	1,121.3	1,678.8	2,800.1	1,269.2	1,876.9	3,146.1	1,296.9	1,918.4	3,215.4

(a) The October 1992 survey excluded those persons who were permanently unable to work. See Explanatory Note for details.

4. RETIRED FROM FULL-TIME WORK AGED 45 OR MORE: RETIREMENT SCHEME MEMBERSHIP

Retirement scheme membership –	October 1992(a)			November 1994			November 1997		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— '000 —								
Belonged to a retirement scheme	599.5	208.7	808.2	716.7	332.2	1,048.9	836.2	420.6	1,256.8
Had superannuation cover	549.4	193.2	742.7	676.5	318.5	995.0	795.1	399.5	1,194.7
In last full-time job	532.7	183.3	716.0	653.0	285.9	938.9	735.0	372.7	1,107.7
In some other job	16.8	9.9	26.7	23.4	32.6	56.1	60.1	26.9	86.9
Had life assurance or other schemes	50.1	15.4	65.5	40.2	13.7	53.9	41.1	21.1	62.2
Did not belong to a retirement scheme	443.3	465.4	908.7	460.6	483.5	944.1	369.6	453.1	822.7
Type of payment from retirement scheme –									
Belonged to a retirement scheme	599.5	208.7	808.2	716.7	332.2	1,048.9	836.2	420.6	1,256.8
Lump sum only	332.8	117.7	450.5	423.3	201.5	624.8	485.9	262.4	748.2
Regular payments only	86.1	30.6	116.6	95.7	32.8	128.6	102.9	35.7	138.6
Lump sum and regular payments	121.5	22.0	143.5	112.6	37.4	150.0	121.3	33.7	155.0
No lump sum or regular payments	52.6	32.6	85.2	66.9	36.7	103.6	92.9	57.4	150.3
Did not know type of payment	6.6	5.8	12.4	18.2	23.8	41.9	33.2	31.5	64.7
Did not belong to a retirement scheme	443.3	465.4	908.7	460.6	483.5	944.1	369.6	453.1	822.7
Total	1,042.8	674.0	1,716.8	1,177.3	815.8	1,993.1	1,205.8	873.7	2,079.5

(a) The October 1992 survey excluded those persons who were permanently unable to work. See Explanatory Note for details.

5. RETIRED FROM THE LABOUR FORCE: AGE AT RETIREMENT FROM THE LABOUR FORCE

	<i>Retired from full-time and part-time work</i>	<i>Never worked full-time and retired from part-time work</i>	<i>Never worked full-time or part-time</i>	<i>Total</i>
MALES				
— '000 —				
<i>Age at November 1997 (years) —</i>				
45-49	33.2	*0.0	*2.8	35.9
50-54	61.7	*0.4	*2.3	64.4
55-59	92.5	*0.2	*4.3	97.0
60-64	176.0	*0.5	*3.2	179.7
65-69	255.0	*0.5	*3.6	259.1
70 and over	550.0	*1.0	8.0	559.0
<i>Age at retirement from the labour force (years) —</i>				
Less than 45	76.4	..	..	76.4
45-49	66.7	..	..	66.7
50-54	116.3	..	..	116.3
55-59	258.6	..	..	258.6
60-64	376.6	..	..	376.6
65-69	239.4	..	..	239.4
70 and over	34.4	..	..	34.4
Total	1,168.4	*2.6	24.2	1,195.2
FEMALES				
— '000 —				
<i>Age at November 1997 (years) —</i>				
45-49	107.9	*3.9	20.9	132.7
50-54	149.9	8.3	22.5	180.6
55-59	193.5	8.4	30.9	232.8
60-64	248.0	13.4	33.6	295.0
65-69	272.1	9.9	39.0	321.0
70 and over	569.8	26.7	170.2	766.6
<i>Age at retirement from the labour force (years) —</i>				
Less than 45	788.6	..	..	788.6
45-49	125.1	..	..	125.1
50-54	201.2	..	..	201.2
55-59	197.7	..	..	197.7
60-64	173.9	..	..	173.9
65-69	48.4	..	..	48.4
70 and over	6.2	..	..	6.2
Total	1,541.2	70.5	317.1	1,928.7
PERSONS				
— '000 —				
<i>Age at November 1997 (years) —</i>				
45-49	141.1	*3.9	23.7	168.6
50-54	211.6	8.7	24.8	245.1
55-59	286.0	8.6	35.2	329.8
60-64	424.0	13.9	36.8	474.7
65-69	527.2	10.3	42.6	580.1
70 and over	1,119.8	27.6	178.2	1,325.6
<i>Age at retirement from the labour force (years) —</i>				
Less than 45	865.0	..	..	865.0
45-49	191.9	..	..	191.9
50-54	317.5	..	..	317.5
55-59	456.3	..	..	456.3
60-64	550.5	..	..	550.5
65-69	287.8	..	..	287.8
70 and over	40.6	..	..	40.6
Total	2,709.6	73.0	341.3	3,123.9

6. RETIRED FROM FULL-TIME WORK: SELECTED CHARACTERISTICS BY AGE AT RETIREMENT

	Age at retirement from full-time work (years)							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
MALES								
— '000 —								
<i>Labour force status —</i>								
In the labour force	11.9	15.4	20.5	30.1	24.9	15.1	*2.9	120.7
Working part-time	11.5	14.4	19.3	27.6	22.8	14.7	*2.9	113.1
Looking for part-time work	*0.5	*1.0	*1.2	*2.5	*2.1	*0.4	*0.0	7.6
Not in the labour force	79.2	70.2	119.4	258.8	377.0	238.2	33.4	1,176.2
<i>Age at November 1997 (years) —</i>								
45-49	30.9	15.8	*0.0	*0.0	*0.0	*0.0	*0.0	46.7
50-54	27.1	30.9	24.1	*0.0	*0.0	*0.0	*0.0	82.2
55-59	15.0	11.8	45.4	47.9	*0.0	*0.0	*0.0	120.1
60-64	10.1	9.6	28.9	90.4	65.5	*0.0	*0.0	204.6
65-69	*4.3	10.7	19.3	68.7	114.3	63.0	*0.0	280.3
70 and over	*3.6	6.8	22.2	81.8	222.1	190.3	36.3	563.1
<i>Relationship in household —</i>								
Family member	67.5	68.1	114.9	242.2	333.4	194.8	27.3	1,048.1
Husband or wife	57.7	61.8	109.2	230.7	317.6	183.1	25.7	985.7
With dependants	21.4	13.5	13.4	9.6	*5.8	*2.0	*0.5	66.1
Without dependants	36.3	48.3	95.9	221.2	311.8	181.1	25.2	919.7
Lone parent	*2.4	*2.3	*0.7	*5.3	9.4	*4.6	*0.9	25.5
With dependants	*0.7	*0.4	*0.3	*1.8	*0.0	*0.0	*0.0	*3.2
Without dependants	*1.7	*1.8	*0.5	*3.5	9.4	*4.6	*0.9	22.3
Non-dependent child	*4.9	*3.3	*1.5	*2.8	*0.0	*0.0	*0.0	12.6
Other family person	*2.5	*0.8	*3.5	*3.4	6.4	7.1	*0.7	24.3
Non-family member	20.8	14.4	20.4	39.9	60.4	51.8	7.0	214.7
Lone person	16.7	12.4	17.3	36.9	56.0	49.0	6.5	194.8
Not living alone	*4.1	*2.0	*3.1	*3.0	*4.4	*2.8	*0.5	19.9
Not determined	*2.8	*3.0	*4.6	6.7	8.1	6.7	*2.0	34.0
<i>Birthplace —</i>								
Born in Australia	60.2	52.8	87.4	195.3	261.4	162.2	25.9	845.2
Born outside Australia	30.9	32.8	52.5	93.6	140.5	91.0	10.4	451.7
Born in main English speaking countries	7.2	9.4	18.8	36.6	64.4	35.6	*4.8	176.8
Born in other countries	23.6	23.5	33.7	56.9	76.1	55.4	*5.7	274.9
<i>Reason for ceasing last full-time job —</i>								
Job loser	72.9	67.9	98.6	174.4	152.1	31.5	7.3	604.7
Retrenched	7.6	11.7	21.1	53.9	49.6	9.3	*1.6	154.9
Technological advancements/nature of job changed	*0.0	*0.5	*0.4	*0.6	*2.4	*0.5	*0.3	*4.6
Temporary, seasonal or holiday job	*0.0	*0.3	*1.1	*0.5	*0.9	*1.0	*0.0	*3.9
Own ill health or injury	65.1	54.5	71.7	115.9	93.3	17.3	*4.6	422.4
Business closed down for economic reasons	*0.2	*0.9	*4.3	*3.5	*5.9	*3.4	*0.9	19.0
Job leaver	18.2	17.7	41.3	114.4	249.8	221.8	29.0	692.2
Unsatisfactory work arrangements/pay/hours	*2.2	*1.9	*2.4	*2.5	*2.9	*0.8	*0.0	12.7
Reached appropriate age for retirement/too old	*1.2	*1.3	7.9	41.3	107.4	43.4	14.4	216.9
Reached compulsory retirement age (in that job)	*0.0	*0.0	*1.3	8.3	71.8	164.3	10.5	256.2
Wanted to work part-time or full-time work too stressful	*1.7	*1.6	*2.8	*4.3	*3.5	*1.2	*0.5	15.6
Early retirement package/eligible for superannuation or service pension	*0.7	*3.8	7.6	30.2	35.6	*2.8	*0.0	80.7
To pursue leisure activities	*0.7	*0.9	*3.8	7.9	7.0	*1.5	*0.7	22.4
To get married	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
To coincide with partner's retirement	*0.4	*0.3	*0.2	*0.1	*0.9	*0.0	*0.0	*2.0
To look after family, house or someone else	*3.1	*0.5	*5.4	*4.3	6.2	*2.2	*0.7	22.6
To have holiday/move house/spouse transferred	*1.8	*2.3	*3.4	*3.4	*4.4	*2.7	*0.0	18.0
Business closed down or sold for other than economic reasons	*1.0	*1.9	*3.7	*6.0	*5.7	*1.5	*1.2	21.1
Other	*5.4	*3.1	*2.8	6.0	*4.4	*1.4	*0.8	23.8
<i>Total</i>	<i>91.1</i>	<i>85.6</i>	<i>139.9</i>	<i>288.8</i>	<i>401.9</i>	<i>253.3</i>	<i>36.3</i>	<i>1,296.9</i>

6. RETIRED FROM FULL-TIME WORK: SELECTED CHARACTERISTICS BY AGE AT RETIREMENT—continued

	Age at retirement from full-time work (years)							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
FEMALES								
— '000 —								
<i>Labour force status —</i>								
In the labour force	267.8	44.8	40.0	19.5	8.4	*2.1	*0.0	382.5
Working part-time	261.0	41.9	37.2	18.2	7.9	*2.1	*0.0	368.3
Looking for part-time work	6.8	*2.8	*2.8	*1.2	*0.5	*0.0	*0.0	14.2
Not in the labour force	776.9	128.6	200.7	201.4	174.4	47.7	6.2	1,535.9
<i>Age at November 1997 (years) —</i>								
45-49	223.3	30.6	*0.0	*0.0	*0.0	*0.0	*0.0	253.8
50-54	185.4	46.1	33.3	*0.0	*0.0	*0.0	*0.0	264.8
55-59	135.6	28.9	60.7	36.8	*0.0	*0.0	*0.0	262.1
60-64	127.3	17.4	47.1	61.7	24.4	*0.0	*0.0	278.0
65-69	119.6	22.8	37.8	47.1	48.7	8.4	*0.0	284.3
70 and over	253.6	27.6	61.7	75.2	109.7	41.3	6.2	575.4
<i>Relationship in household —</i>								
Family member	829.8	133.6	166.7	143.6	96.1	24.2	*2.6	1,396.6
Husband or wife	738.3	121.0	146.9	125.7	70.0	18.1	*1.8	1,221.7
With dependants	161.8	13.9	*4.5	*1.9	*0.4	*0.0	*0.0	182.6
Without dependants	576.5	107.1	142.3	123.8	69.5	18.1	*1.8	1,039.2
Lone parent	67.7	7.8	10.7	8.7	6.4	*2.1	*0.0	103.4
With dependants	19.7	*3.2	*0.4	*0.3	*0.0	*0.0	*0.0	23.6
Without dependants	48.1	*4.6	10.3	8.4	6.4	*2.1	*0.0	79.8
Non-dependent child	*3.4	*1.3	*1.8	*1.5	*0.4	*0.3	*0.0	8.7
Other family person	20.4	*3.6	7.2	7.7	19.3	*3.7	*0.8	62.7
Non-family member	190.4	35.4	65.2	72.2	83.2	23.9	*3.0	473.2
Lone person	182.2	31.6	61.4	70.1	81.4	22.3	*2.7	451.7
Not living alone	8.2	*3.8	*3.9	*2.0	*1.8	*1.6	*0.2	21.5
Not determined	24.5	*4.4	8.8	*5.2	*3.6	*1.7	*0.6	48.7
<i>Birthplace —</i>								
Born in Australia	787.9	103.9	155.9	145.8	116.7	34.6	*3.4	1,348.2
Born outside Australia	256.9	69.4	84.8	75.1	66.1	15.2	*2.9	570.3
Born in main English speaking countries	114.3	28.9	41.7	35.0	28.8	6.5	*1.0	256.3
Born in other countries	142.5	40.5	43.1	40.1	37.3	8.6	*1.8	314.0
<i>Reason for ceasing last full-time job —</i>								
Job loser	106.9	70.1	92.1	70.7	34.0	9.0	*1.8	384.6
Retrenched	32.0	18.5	27.9	27.8	13.0	*3.1	*0.9	123.2
Technological advancements/nature of job changed	*1.4	*2.1	*2.0	*1.4	*0.3	*0.5	*0.0	7.6
Temporary, seasonal or holiday job	*2.6	*2.2	*1.2	*2.2	*0.7	*0.0	*0.0	8.9
Own ill health or injury	63.4	43.8	54.9	36.9	18.7	*4.1	*0.9	222.6
Business closed down for economic reasons	7.5	*3.4	6.1	*2.5	*1.4	*1.4	*0.0	22.4
Job leaver	937.8	103.3	148.6	150.2	148.8	40.8	*4.4	1,533.8
Unsatisfactory work arrangements/pay/hours	9.5	*5.2	*3.9	*3.3	*1.7	*0.5	*0.2	24.2
Reached appropriate age for retirement/too old	*3.3	6.9	19.2	37.4	41.9	7.0	*2.4	118.2
Reached compulsory retirement age (in that job)	*0.1	*0.3	*5.0	9.2	59.3	20.7	*1.6	96.2
Wanted to work part-time or full-time work too stressful	24.1	11.1	13.5	6.6	*2.8	*1.5	*0.0	59.6
Early retirement package/eligible for superannuation or service pension	*1.1	*1.5	*3.9	9.3	*5.3	*0.6	*0.0	21.7
To pursue leisure activities	16.9	9.9	12.3	10.6	*2.9	*0.7	*0.2	53.5
To get married	352.5	*3.8	*4.0	*4.0	*0.7	*0.5	*0.0	365.5
Pregnancy/to have children	335.1	*3.9	*3.8	*0.7	*1.0	*0.0	*0.0	344.5
To coincide with partner's retirement	*2.0	*3.2	12.1	12.6	6.3	*2.7	*0.0	38.9
To look after family, house or someone else	116.8	24.2	39.6	28.0	13.0	*2.0	*0.0	223.7
To have holiday/move house/spouse transferred	47.8	17.5	14.5	14.2	6.4	*1.6	*0.0	101.9
Business closed down or sold for other than economic reasons	7.7	*5.5	8.3	6.2	*5.6	*2.7	*0.0	36.0
Other	21.1	10.2	8.3	8.0	*1.9	*0.4	*0.0	49.8
<i>Total</i>	<i>1,044.7</i>	<i>173.4</i>	<i>240.7</i>	<i>220.9</i>	<i>182.8</i>	<i>49.7</i>	<i>6.2</i>	<i>1,918.4</i>

6. RETIRED FROM FULL-TIME WORK: SELECTED CHARACTERISTICS BY AGE AT RETIREMENT—continued

	Age at retirement from full-time work (years)							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
PERSONS								
— '000 —								
<i>Labour force status —</i>								
In the labour force	279.7	60.1	60.5	49.5	33.3	17.2	*2.9	503.3
Working part-time	272.5	56.3	56.5	45.8	30.7	16.8	*2.9	481.5
Looking for part-time work	7.3	*3.8	*4.0	*3.7	*2.6	*0.4	*0.0	21.8
Not in the labour force	856.1	198.8	320.1	460.2	551.4	285.8	39.7	2,712.1
<i>Age at November 1997 (years) —</i>								
45-49	254.2	46.4	*0.0	*0.0	*0.0	*0.0	*0.0	300.5
50-54	212.5	77.0	57.5	*0.0	*0.0	*0.0	*0.0	347.0
55-59	150.6	40.7	106.1	84.8	*0.0	*0.0	*0.0	382.1
60-64	137.4	27.0	76.0	152.2	90.0	*0.0	*0.0	482.6
65-69	123.9	33.5	57.1	115.8	162.9	71.4	*0.0	564.6
70 and over	257.3	34.4	84.0	157.0	331.8	231.6	42.5	1,138.5
<i>Relationship in household —</i>								
Family member	897.3	201.7	281.6	385.8	429.4	218.9	29.9	2,444.7
Husband or wife	796.0	182.7	256.1	356.4	387.6	201.2	27.5	2,207.5
With dependants	183.2	27.3	17.9	11.4	6.3	*2.0	*0.5	248.7
Without dependants	612.8	155.4	238.2	345.0	381.3	199.2	27.0	1,958.8
Lone parent	70.1	10.0	11.5	14.0	15.8	6.7	*0.9	128.9
With dependants	20.4	*3.6	*0.7	*2.1	*0.0	*0.0	*0.0	26.9
Without dependants	49.7	6.4	10.8	11.8	15.8	6.7	*0.9	102.0
Non-dependent child	8.3	*4.6	*3.3	*4.3	*0.4	*0.3	*0.0	21.3
Other family person	22.9	*4.4	10.7	11.1	25.6	10.8	*1.6	87.0
Non-family member	211.1	49.8	85.7	112.0	143.5	75.7	10.0	688.0
Lone person	198.9	44.0	78.7	107.0	137.3	71.3	9.3	646.5
Not living alone	12.2	*5.8	7.0	*5.0	6.2	*4.5	*0.8	41.4
Not determined	27.3	7.4	13.4	11.9	11.7	8.4	*2.6	82.7
<i>Birthplace —</i>								
Born in Australia	848.1	156.7	243.3	341.1	378.1	196.8	29.2	2,193.4
Born outside Australia	287.7	102.3	137.3	168.6	206.6	106.2	13.3	1,022.0
Born in main English speaking countries	121.6	38.3	60.5	71.6	93.2	42.2	*5.8	433.1
Born in other countries	166.2	64.0	76.8	97.0	113.4	64.0	7.5	588.9
<i>Reason for ceasing last full-time job —</i>								
Job loser	179.8	137.9	190.7	245.2	186.1	40.5	9.2	989.4
Retrenched	39.6	30.2	49.1	81.7	62.7	12.4	*2.5	278.1
Technological advancements/nature of job changed	*1.4	*2.6	*2.4	*1.9	*2.6	*0.9	*0.3	12.2
Temporary, seasonal or holiday job	*2.6	*2.6	*2.4	*2.7	*1.6	*1.0	*0.0	12.7
Own ill health or injury	128.5	98.3	126.5	152.8	112.0	21.4	*5.5	645.0
Business closed down for economic reasons	7.7	*4.3	10.4	6.1	7.3	*4.7	*0.9	41.4
Job leaver	956.1	121.0	189.9	264.5	398.5	262.6	33.4	2,226.0
Unsatisfactory work arrangements/pay/hours	11.6	7.1	6.4	*5.8	*4.6	*1.3	*0.2	36.9
Reached appropriate age for retirement/too old	*4.6	8.1	27.1	78.7	149.3	50.4	16.8	335.0
Reached compulsory retirement age (in that job)	*0.1	*0.3	6.2	17.5	131.1	185.0	12.1	352.4
Wanted to work part-time or full-time work too stressful	25.7	12.7	16.4	10.9	6.3	*2.7	*0.5	75.2
Early retirement package/eligible for superannuation or service pension	*1.8	*5.3	11.5	39.5	40.9	*3.4	*0.0	102.4
To pursue leisure activities	17.6	10.7	16.1	18.5	9.9	*2.2	*0.9	76.0
To get married	352.5	*3.8	*4.0	*4.0	*0.7	*0.5	*0.0	365.5
Pregnancy/to have children	335.1	*4.1	*3.8	*0.7	*1.0	*0.0	*0.0	344.8
To coincide with partner's retirement	*2.4	*3.5	12.3	12.8	7.2	*2.7	*0.0	40.9
To look after family, house or someone else	119.9	24.7	45.1	32.3	19.2	*4.3	*0.7	246.2
To have holiday/move house/spouse transferred	49.6	19.8	17.9	17.6	10.8	*4.3	*0.0	119.9
Business closed down or sold for other than economic reasons	8.7	7.5	12.0	12.1	11.4	*4.2	*1.2	57.1
Other	26.5	13.3	11.1	14.0	6.3	*1.7	*0.8	73.7
Total	1,135.8	259.0	380.6	509.7	584.7	303.0	42.5	3,215.4

7. RETIRED FROM FULL-TIME WORK: SELECTED CHARACTERISTICS OF LAST FULL-TIME JOB

	Age at retirement from full-time work (years)							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
MALES								
— '000 —								
<i>Employment status in last full-time job —</i>								
Last full-time job less than 20 years ago	63.4	72.0	120.9	257.9	363.9	220.3	35.7	1,134.2
Employees	53.3	64.1	99.4	220.1	314.6	183.2	15.9	950.7
Own account worker	6.7	*5.1	14.0	23.5	32.2	25.1	13.4	120.1
Employers	*3.4	*2.8	7.5	14.3	16.8	12.0	6.3	63.2
Contributing family worker	*0.0	*0.0	*0.0	*0.0	*0.3	*0.0	*0.0	*0.3
Last full-time job 20 or more years ago	27.7	13.6	19.0	30.9	38.0	32.9	*0.6	162.7
<i>Industry of last full-time job —</i>								
Last full-time job less than 20 years ago	63.4	72.0	120.9	257.9	363.9	220.3	35.7	1,134.2
Agriculture, forestry and fishing	*5.3	*4.8	*5.5	9.0	17.0	14.3	11.4	67.3
Mining	*0.9	*1.0	*2.4	*5.2	9.2	*2.2	*0.3	21.2
Manufacturing	11.0	15.5	23.5	55.2	81.0	55.5	*4.6	246.3
Electricity, gas and water supply	*3.4	*2.0	*2.1	9.6	18.4	*5.5	*0.4	41.4
Construction	9.3	9.5	17.0	25.2	38.1	22.2	*2.5	123.9
Wholesale trade	*2.4	*3.1	*4.4	12.0	15.1	9.2	*1.7	47.9
Retail trade	6.4	*5.3	12.0	16.2	29.8	21.6	*4.3	95.6
Accommodation, cafes and restaurants	*2.9	*1.6	*2.8	6.0	8.8	*4.4	*0.7	27.1
Transport and storage	6.6	6.9	14.0	23.1	38.4	20.1	*2.5	111.5
Communication services	*2.1	*3.2	*5.3	13.8	12.5	*5.9	*0.0	42.8
Finance and insurance	*1.0	*1.6	*1.9	9.3	7.7	*1.4	*0.2	23.2
Property and business services	*2.5	*2.4	*5.4	13.9	15.0	15.2	*3.0	57.5
Government administration and defence	*3.8	*6.0	9.2	22.2	34.0	12.6	*1.1	88.9
Education	*1.5	*3.6	6.7	14.8	15.4	6.9	*0.6	49.5
Health and community services	*1.4	*2.8	*1.8	8.1	12.0	9.7	*0.8	36.6
Cultural and recreational services	*1.9	*0.4	*2.1	*4.0	*4.3	*4.6	*0.0	17.2
Personal and other services	*1.0	*2.4	*4.7	10.4	7.3	9.0	*1.6	36.4
Last full-time job 20 or more years ago	27.7	13.6	19.0	30.9	38.0	32.9	*0.6	162.7
<i>Occupation of last full-time job —</i>								
Last full-time job less than 20 years ago	63.4	72.0	120.9	257.9	363.9	220.3	35.7	1,134.2
Managers and administrators	*3.2	*1.6	9.8	26.8	32.7	21.2	11.7	107.1
Professionals	*4.1	6.7	11.0	27.9	42.8	31.1	*5.8	129.5
Associate professionals	*5.9	6.6	16.6	39.0	40.7	20.5	*4.7	134.0
Tradespersons and related workers	14.3	17.9	22.8	56.6	77.7	54.5	6.8	250.7
Advanced clerical and service workers	*0.0	*1.2	*0.9	*2.5	*4.4	*1.5	*0.0	10.5
Intermediate clerical, sales and service workers	*4.0	*5.4	10.2	23.8	36.9	19.3	*0.9	100.3
Intermediate production and transport workers	12.8	18.1	25.0	38.2	66.4	37.2	*3.8	201.5
Elementary clerical, sales and service workers	*2.3	*4.3	*5.7	14.1	19.6	10.9	*1.5	58.3
Labourers and related workers	16.9	10.1	18.9	29.1	42.7	24.1	*0.6	142.4
Last full-time job 20 or more years ago	27.7	13.6	19.0	30.9	38.0	32.9	*0.6	162.7
<i>Total</i>	<i>91.1</i>	<i>85.6</i>	<i>139.9</i>	<i>288.8</i>	<i>401.9</i>	<i>253.3</i>	<i>36.3</i>	<i>1,296.9</i>

7. RETIRED FROM FULL-TIME WORK: SELECTED CHARACTERISTICS OF LAST FULL-TIME JOB—continued

	Age at retirement from full-time work (years)							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
FEMALES								
— '000 —								
<i>Employment status in last full-time job —</i>								
Last full-time job less than 20 years ago	224.7	125.4	177.0	180.0	137.1	41.4	6.2	892.0
Employees	208.7	108.7	154.3	164.2	122.2	34.9	*4.4	797.5
Own account worker	8.5	9.8	11.7	8.7	7.0	*2.7	*1.6	50.0
Employers	7.5	6.4	11.1	6.5	7.4	*3.3	*0.2	42.5
Contributing family worker	*0.0	*0.5	*0.0	*0.6	*0.4	*0.5	*0.0	*2.0
Last full-time job 20 or more years ago	820.0	48.0	63.7	40.9	45.7	8.3	*0.0	1,026.4
<i>Industry of last full-time job —</i>								
Last full-time job less than 20 years ago	224.7	125.4	177.0	180.0	137.1	41.4	6.2	892.0
Agriculture, forestry and fishing	6.3	*3.1	7.1	*5.0	*4.4	*1.9	*0.5	28.1
Mining	*0.6	*0.7	*0.2	*1.1	*0.6	*0.0	*0.0	*3.1
Manufacturing	47.7	26.1	33.0	29.4	22.3	*5.9	*0.6	165.1
Electricity, gas and water supply	*0.5	*0.0	*0.7	*0.8	*0.9	*0.0	*0.0	*2.8
Construction	*4.5	*2.4	*2.9	*2.5	*2.5	*0.0	*0.0	14.8
Wholesale trade	7.9	*4.9	7.9	7.9	*2.8	*1.1	*0.2	32.7
Retail trade	41.8	18.4	28.8	25.0	19.9	7.6	*1.3	142.8
Accommodation, cafes and restaurants	12.3	10.7	12.6	11.8	8.7	*4.0	*0.6	60.7
Transport and storage	*3.5	*1.5	*3.9	*3.8	*3.4	*0.9	*0.0	16.9
Communication services	*2.7	*0.8	*4.5	*4.2	*2.5	*1.5	*0.0	16.2
Finance and insurance	9.3	*2.5	*4.9	*4.9	*4.3	*0.0	*0.2	26.1
Property and business services	10.3	7.7	8.7	10.8	6.1	*2.5	*0.2	46.2
Government administration and defence	10.5	*3.3	7.4	*5.8	*5.7	*1.3	*0.0	34.0
Education	21.0	12.7	15.2	22.3	18.7	*3.7	*0.2	93.8
Health and community services	34.1	22.0	31.8	38.5	29.2	8.6	*1.5	165.8
Cultural and recreational services	*4.2	*2.5	*3.8	*2.5	*1.9	*0.2	*0.0	15.1
Personal and other services	7.6	6.1	*3.7	*3.8	*3.5	*2.3	*0.8	27.9
Last full-time job 20 or more years ago	820.0	48.0	63.7	40.9	45.7	8.3	*0.0	1,026.4
<i>Occupation of last full-time job —</i>								
Last full-time job less than 20 years ago	224.7	125.4	177.0	180.0	137.1	41.4	6.2	892.0
Managers and administrators	*3.9	*3.4	*4.6	7.2	6.2	*2.9	*0.5	28.6
Professionals	37.2	18.5	17.3	31.3	21.1	6.6	*1.8	133.8
Associate professionals	17.1	18.8	20.5	23.3	12.3	7.1	*0.9	100.2
Tradespersons and related workers	8.2	6.8	8.9	9.1	9.3	*2.3	*0.0	44.6
Advanced clerical and service workers	19.7	10.4	13.4	16.0	13.0	*1.9	*0.6	75.0
Intermediate clerical, sales and service workers	45.9	23.9	40.4	38.4	32.7	8.7	*0.2	190.1
Intermediate production and transport workers	23.0	9.1	14.1	6.2	6.0	*1.7	*0.0	60.1
Elementary clerical, sales and service workers	34.4	12.6	23.3	19.1	15.8	*4.9	*1.4	111.6
Labourers and related workers	35.2	22.1	34.5	29.3	20.7	*5.3	*0.9	148.1
Last full-time job 20 or more years ago	820.0	48.0	63.7	40.9	45.7	8.3	*0.0	1,026.4
<i>Total</i>	<i>1,044.7</i>	<i>173.4</i>	<i>240.7</i>	<i>220.9</i>	<i>182.8</i>	<i>49.7</i>	<i>6.2</i>	<i>1,918.4</i>

7. RETIRED FROM FULL-TIME WORK: SELECTED CHARACTERISTICS OF LAST FULL-TIME JOB—continued

	Age at retirement from full-time work (years)							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
	PERSONS							
	— '000 —							
<i>Employment status in last full-time job —</i>								
Last full-time job less than 20 years ago	288.1	197.4	298.0	438.0	501.1	261.8	41.9	2,026.2
Employees	262.0	172.9	253.7	384.4	436.8	218.1	20.3	1,748.1
Own account worker	15.2	14.9	25.7	32.2	39.2	27.8	15.1	170.1
Employers	10.9	9.2	18.6	20.8	24.3	15.3	6.6	105.6
Contributing family worker	*0.0	*0.5	*0.0	*0.6	*0.7	*0.5	*0.0	*2.3
Last full-time job 20 or more years ago	847.7	61.5	82.7	71.7	83.6	41.3	*0.6	1,189.1
<i>Industry of last full-time job —</i>								
Last full-time job less than 20 years ago	288.1	197.4	298.0	438.0	501.1	261.8	41.9	2,026.2
Agriculture, forestry and fishing	11.6	7.9	12.6	14.0	21.3	16.2	11.8	95.4
Mining	*1.4	*1.7	*2.6	6.3	9.8	*2.2	*0.3	24.3
Manufacturing	58.7	41.6	56.5	84.6	103.3	61.5	*5.1	411.3
Electricity, gas and water supply	*3.8	*2.0	*2.8	10.4	19.2	*5.5	*0.4	44.1
Construction	13.8	12.0	19.9	27.7	40.6	22.2	*2.5	138.7
Wholesale trade	10.3	7.9	12.3	19.9	17.8	10.3	*2.0	80.5
Retail trade	48.2	23.7	40.8	41.2	49.7	29.2	*5.6	238.4
Accommodation, cafes and restaurants	15.3	12.3	15.3	17.8	17.4	8.4	*1.3	87.8
Transport and storage	10.0	8.3	17.9	26.9	41.7	21.0	*2.5	128.4
Communication services	*4.8	*4.0	9.8	18.0	15.0	7.4	*0.0	59.0
Finance and insurance	10.3	*4.1	6.8	14.2	12.0	*1.4	*0.5	49.3
Property and business services	12.8	10.2	14.1	24.7	21.1	17.7	*3.2	103.8
Government administration and defence	14.3	9.3	16.5	28.0	39.8	13.9	*1.1	122.9
Education	22.5	16.4	21.9	37.0	34.1	10.5	*0.8	143.3
Health and community services	35.5	24.8	33.7	46.6	41.1	18.3	*2.3	202.4
Cultural and recreational services	6.1	*2.8	*5.9	6.5	6.2	*4.9	*0.0	32.3
Personal and other services	8.6	8.5	8.4	14.2	10.8	11.3	*2.4	64.3
Last full-time job 20 or more years ago	847.7	61.5	82.7	71.7	83.6	41.3	*0.6	1,189.1
<i>Occupation of last full-time job —</i>								
Last full-time job less than 20 years ago	288.1	197.4	298.0	438.0	501.1	261.8	41.9	2,026.2
Managers and administrators	7.1	*5.0	14.4	34.1	38.9	24.2	12.1	135.7
Professionals	41.4	25.2	28.3	59.2	63.9	37.7	7.5	263.3
Associate professionals	23.0	25.4	37.1	62.3	53.1	27.6	*5.6	234.1
Tradespersons and related workers	22.5	24.7	31.7	65.8	87.0	56.8	6.8	295.2
Advanced clerical and service workers	19.7	11.6	14.3	18.5	17.4	*3.4	*0.6	85.5
Intermediate clerical, sales and service workers	49.9	29.2	50.5	62.2	69.6	28.0	*1.1	290.4
Intermediate production and transport workers	35.8	27.1	39.1	44.3	72.5	38.9	*3.8	261.6
Elementary clerical, sales and service workers	36.7	16.9	29.0	33.2	35.4	15.8	*2.9	170.0
Labourers and related workers	52.1	32.2	53.5	58.4	63.4	29.4	*1.5	290.5
Last full-time job 20 or more years ago	847.7	61.5	82.7	71.7	83.6	41.3	*0.6	1,189.1
Total	1,135.8	259.0	380.6	509.7	584.7	303.0	42.5	3,215.4

8. RETIRED FROM FULL-TIME WORK AGED 45 OR MORE: MAIN SOURCE OF INCOME

	<i>Retired from the labour force</i>		<i>Currently working part-time or looking for part-time work</i>	<i>Total</i>
	<i>Left labour force at retirement from full-time work</i>	<i>Worked part-time after retirement from full-time work</i>		
MALES				
— '000 —				
<i>Main source of income at retirement from full-time work —</i>				
Pension/annuity purchased with superannuation payment	163.6	11.1	16.9	191.6
Pension/annuity purchased with money other than superannuation payment	22.6	*0.9	*0.2	23.8
Age, service, widow's, war widow's pension	265.4	*4.6	*4.4	274.5
Disability support, war disability or sickness allowance	184.2	*4.9	7.7	196.8
Unemployment benefits	77.6	8.3	9.9	95.8
Wife's, carer's, special or other benefit	11.9	*0.0	*0.9	12.7
Business, property, investments	129.0	16.3	21.2	166.4
Savings, sale of assets	86.6	*5.2	10.4	102.2
Part-time work	9.6	17.0	29.9	56.5
Someone else's income	39.3	*3.3	9.5	52.2
Accumulated leave/compensation	8.2	*0.0	*0.8	9.0
Other	7.0	*0.0	*1.2	8.2
Don't know	14.5	*0.9	*0.7	16.1
<i>Main source of income at November 1997 —</i>				
Pension/annuity purchased with superannuation payment	134.2	11.2	15.3	160.8
Pension/annuity purchased with money other than superannuation payment	23.1	*3.7	*1.5	28.4
Age, service, widow's, war widow's pension	525.0	31.0	13.8	569.8
Disability support, war disability or sickness allowance	148.8	8.3	6.7	163.9
Unemployment benefits	26.2	*1.6	*6.0	33.8
Wife's, carer's, special or other benefit	*4.6	*0.5	*0.7	*5.8
Business, property, investments	103.4	13.7	22.9	140.0
Savings, sale of assets	18.3	*1.0	*2.7	22.0
Part-time work	*0.6	*0.3	36.6	37.5
Someone else's income	17.4	*0.5	*5.2	23.1
Accumulated leave/compensation	*1.4	*0.0	*0.0	*1.4
Other	*3.9	*0.2	*2.0	6.1
Don't know	12.5	*0.4	*0.5	13.4
<i>Total</i>	<i>1,019.4</i>	<i>72.6</i>	<i>113.9</i>	<i>1,205.8</i>

8. RETIRED FROM FULL-TIME WORK AGED 45 OR MORE: MAIN SOURCE OF INCOME—continued

	<i>Retired from the labour force</i>		<i>Currently working part-time or looking for part-time work</i>	<i>Total</i>
	<i>Left labour force at retirement from full-time work</i>	<i>Worked part-time after retirement from full-time work</i>		
FEMALES				
— '000 —				
<i>Main source of income at retirement from full-time work —</i>				
Pension/annuity purchased with superannuation payment	37.9	*2.1	*4.4	44.4
Pension/annuity purchased with money other than superannuation payment	10.7	*0.5	*1.8	13.1
Age, service, widow's, war widow's pension	165.6	7.4	*3.4	176.4
Disability support, war disability or sickness allowance	35.8	*1.6	*3.1	40.4
Unemployment benefits	19.8	*1.9	7.4	29.1
Wife's, carer's, special or other benefit	34.8	*2.0	*3.0	39.8
Business, property, investments	53.8	6.9	13.3	74.0
Savings, sale of assets	43.2	*3.1	*5.7	52.1
Part-time work	7.1	12.8	41.0	60.9
Someone else's income	269.3	21.9	37.1	328.4
Accumulated leave/compensation	*4.5	*0.4	*0.0	*4.9
Other	*4.4	*0.4	*0.4	*5.2
Don't know	*4.3	*0.2	*0.3	*4.8
<i>Main source of income at November 1997 —</i>				
Pension/annuity purchased with superannuation payment	39.6	*2.1	*3.2	44.9
Pension/annuity purchased with money other than superannuation payment	17.0	*1.3	*1.7	20.1
Age, service, widow's, war widow's pension	416.8	36.2	10.7	463.7
Disability support, war disability or sickness allowance	34.5	*2.6	*3.8	40.9
Unemployment benefits	*5.6	*1.2	*3.0	9.8
Wife's, carer's, special or other benefit	24.8	*2.4	*5.0	32.2
Business, property, investments	54.3	9.4	16.8	80.4
Savings, sale of assets	9.6	*0.3	*0.3	10.2
Part-time work	*3.3	*0.4	55.9	59.5
Someone else's income	75.7	*5.5	19.9	101.1
Accumulated leave/compensation	*0.4	*0.0	*0.0	*0.4
Other	*4.6	*0.0	*0.0	*4.6
Don't know	*5.1	*0.0	*0.7	*5.8
<i>Total</i>	<i>691.3</i>	<i>61.3</i>	<i>121.1</i>	<i>873.7</i>

8. RETIRED FROM FULL-TIME WORK AGED 45 OR MORE: MAIN SOURCE OF INCOME—continued

	<i>Retired from the labour force</i>		<i>Currently working part-time or looking for part-time work</i>	<i>Total</i>
	<i>Left labour force at retirement from full-time work</i>	<i>Worked part-time after retirement from full-time work</i>		
PERSONS				
— '000 —				
<i>Main source of income at retirement from full-time work —</i>				
Pension/annuity purchased with superannuation payment	201.5	13.3	21.2	236.0
Pension/annuity purchased with money other than superannuation payment	33.3	*1.5	*2.0	36.8
Age, service, widow's, war widow's pension	431.0	12.0	7.9	450.9
Disability support, war disability or sickness allowance	219.9	6.5	10.8	237.2
Unemployment benefits	97.4	10.2	17.4	124.9
Wife's, carer's, special or other benefit	46.7	*2.0	*3.9	52.6
Business, property, investments	182.8	23.1	34.5	240.5
Savings, sale of assets	129.8	8.4	16.2	154.3
Part-time work	16.7	29.8	71.0	117.5
Someone else's income	308.7	25.2	46.7	380.6
Accumulated leave/compensation	12.7	*0.4	*0.8	14.0
Other	11.4	*0.4	*1.7	13.4
Don't know	18.8	*1.1	*1.0	20.9
<i>Main source of income at November 1997 —</i>				
Pension/annuity purchased with superannuation payment	173.8	13.3	18.5	205.6
Pension/annuity purchased with money other than superannuation payment	40.1	*5.1	*3.2	48.4
Age, service, widow's, war widow's pension	941.7	67.3	24.5	1,033.6
Disability support, war disability or sickness allowance	183.3	10.9	10.5	204.7
Unemployment benefits	31.8	*2.8	9.0	43.6
Wife's, carer's, special or other benefit	29.4	*2.9	*5.7	38.1
Business, property, investments	157.7	23.0	39.7	220.4
Savings, sale of assets	27.9	*1.3	*3.0	32.2
Part-time work	*3.9	*0.6	92.5	97.0
Someone else's income	93.1	6.1	25.1	124.2
Accumulated leave/compensation	*1.8	*0.0	*0.0	*1.8
Other	8.5	*0.2	*2.0	10.7
Don't know	17.6	*0.4	*1.3	19.2
Total	1,710.7	133.9	235.0	2,079.5

9. RETIRED FROM FULL-TIME WORK AT AGE 45 OR MORE: RETIREMENT SCHEME MEMBERSHIP

<i>Main source of income at retirement from full-time work</i>	<i>Retirement scheme membership at retirement from full-time work</i>						
	<i>Belonged to a retirement scheme</i>						<i>Did not belong to a retirement scheme</i>
	<i>Had superannuation cover</i>			<i>Had life assurance or other scheme</i>	<i>Total</i>	<i>Total</i>	
	<i>In last full-time job</i>	<i>In some other job</i>	<i>Total</i>				
MALES							
— '000 —							
Pension/annuity purchased with superannuation payment	187.5	*3.0	190.5	*0.0	190.5	*1.0	191.6
Pension/annuity purchased with money other than superannuation payment	14.1	*0.5	14.6	*1.3	15.9	7.9	23.8
Age, service, widow's, war widow's pension	123.7	14.0	137.6	12.3	149.9	124.6	274.5
Disability support, war disability or sickness allowance	95.8	9.6	105.4	*5.6	111.0	85.7	196.8
Unemployment benefits	57.1	*4.5	61.6	*2.0	63.6	32.1	95.8
Wife's, carer's, special or other benefit	*5.8	*1.3	7.1	*0.3	7.4	*5.4	12.7
Business, property, investments	94.2	12.1	106.3	13.1	119.4	47.1	166.4
Savings, sale of assets	56.1	6.7	62.8	*4.7	67.5	34.7	102.2
Part-time work	38.9	*4.6	43.5	*0.8	44.3	12.2	56.5
Someone else's income	35.8	*3.1	38.9	*0.5	39.3	12.9	52.2
Accumulated leave/compensation	8.3	*0.2	8.5	*0.0	8.5	*0.5	9.0
Other	6.7	*0.4	7.1	*0.1	7.2	*1.0	8.2
Don't know	11.2	*0.0	11.2	*0.3	11.5	*4.6	16.1
Total	735.0	60.1	795.1	41.1	836.2	369.6	1,205.8
FEMALES							
— '000 —							
Pension/annuity purchased with superannuation payment	42.1	*0.7	42.7	*0.3	43.0	*1.4	44.4
Pension/annuity purchased with money other than superannuation payment	6.0	*0.0	6.0	*0.6	6.7	6.4	13.1
Age, service, widow's, war widow's pension	60.7	*3.6	64.3	*5.2	69.5	106.9	176.4
Disability support, war disability or sickness allowance	16.7	*0.8	17.5	*0.9	18.4	22.0	40.4
Unemployment benefits	12.1	*1.4	13.5	*0.1	13.7	15.5	29.1
Wife's, carer's, special or other benefit	18.1	*0.9	19.0	*0.7	19.6	20.2	39.8
Business, property, investments	35.0	*3.1	38.0	*3.3	41.4	32.7	74.0
Savings, sale of assets	21.8	*2.9	24.6	*1.2	25.8	26.3	52.1
Part-time work	40.8	*3.1	44.0	*2.0	46.0	15.0	60.9
Someone else's income	110.3	10.0	120.3	6.8	127.1	201.2	328.4
Accumulated leave/compensation	*4.9	*0.0	*4.9	*0.0	*4.9	*0.1	*4.9
Other	*2.8	*0.4	*3.2	*0.0	*3.2	*2.1	*5.2
Don't know	*1.5	*0.0	*1.5	*0.0	*1.5	*3.4	*4.8
Total	372.7	26.9	399.5	21.1	420.6	453.1	873.7
PERSONS							
— '000 —							
Pension/annuity purchased with superannuation payment	229.5	*3.7	233.3	*0.3	233.5	*2.5	236.0
Pension/annuity purchased with money other than superannuation payment	20.1	*0.5	20.7	*1.9	22.6	14.3	36.8
Age, service, widow's, war widow's pension	184.4	17.6	201.9	17.5	219.4	231.5	450.9
Disability support, war disability or sickness allowance	112.5	10.4	122.9	6.5	129.4	107.7	237.2
Unemployment benefits	69.2	*5.9	75.1	*2.2	77.3	47.6	124.9
Wife's, carer's, special or other benefit	23.9	*2.2	26.0	*1.0	27.0	25.6	52.6
Business, property, investments	129.1	15.2	144.3	16.4	160.7	79.7	240.5
Savings, sale of assets	77.9	9.6	87.4	*5.9	93.4	61.0	154.3
Part-time work	79.8	7.7	87.5	*2.8	90.3	27.2	117.5
Someone else's income	146.1	13.1	159.2	7.3	166.5	214.1	380.6
Accumulated leave/compensation	13.1	*0.2	13.3	*0.0	13.3	*0.6	14.0
Other	9.4	*0.8	10.2	*0.1	10.4	*3.1	13.4
Don't know	12.7	*0.0	12.7	*0.3	13.0	7.9	20.9
Total	1,107.7	86.9	1,194.6	62.2	1,256.8	822.7	2,079.5

10. RETIRED FROM FULL-TIME WORK AT AGE 45 OR MORE: CURRENT MAIN SOURCE OF INCOME BY TIME SINCE RETIREMENT

Main source of income at November 1997	Time since retirement (years)						Total
	Less than 2	2 and less than 5	5 and less than 10	10 and less than 15	15 and less than 20	20 or more	
MALES							
Pension/annuity purchased with superannuation payment	16.8	32.8	44.0	35.3	16.7	15.2	160.8
Pension/annuity purchased with money other than superannuation payment	*2.0	8.5	6.7	*5.7	*3.9	*1.5	28.4
Age, service, widow's, war widow's pension	23.7	67.5	151.0	147.9	108.1	71.5	569.8
Disability support, war disability or sickness allowance	22.3	49.9	52.0	23.0	10.3	6.3	163.9
Unemployment benefits	9.9	14.5	7.0	*2.1	*0.2	*0.0	33.8
Wife's, carer's, special or other benefit	*1.1	*3.3	*1.1	*0.4	*0.0	*0.0	*5.8
Business, property, investments	14.2	32.9	40.8	29.1	14.2	8.7	140.0
Savings, sale of assets	7.3	7.5	*4.2	*1.0	*1.0	*0.8	22.0
Part-time work	9.5	13.8	9.5	*3.4	*0.4	*0.8	37.5
Someone else's income	7.3	7.7	*5.1	*2.3	*0.7	*0.0	23.1
Accumulated leave/compensation	*0.9	*0.5	*0.0	*0.0	*0.0	*0.0	*1.4
Other	*2.0	*1.1	*1.2	*1.7	*0.1	*0.0	6.1
Don't know	*3.2	*2.9	*3.9	*2.4	*0.2	*0.9	13.4
Total	120.2	242.9	326.6	254.3	156.0	105.9	1,205.8
FEMALES							
Pension/annuity purchased with superannuation payment	*4.3	8.1	11.6	9.6	*5.9	*5.4	44.9
Pension/annuity purchased with money other than superannuation payment	*0.4	*2.4	*2.7	8.1	*3.5	*2.9	20.1
Age, service, widow's, war widow's pension	10.2	37.1	88.5	105.0	85.1	137.7	463.7
Disability support, war disability or sickness allowance	*4.3	12.4	13.9	6.9	*1.0	*2.4	40.9
Unemployment benefits	*3.0	*2.6	*2.1	*1.8	*0.0	*0.3	9.8
Wife's, carer's, special or other benefit	*3.7	12.0	11.7	*4.0	*0.8	*0.0	32.2
Business, property, investments	*5.8	17.4	20.5	18.1	9.7	8.8	80.4
Savings, sale of assets	*2.9	*2.1	*2.2	*1.0	*0.6	*1.5	10.2
Part-time work	15.6	25.6	15.3	*3.0	*0.0	*0.0	59.5
Someone else's income	22.9	31.6	23.1	13.3	*5.1	*5.0	101.1
Accumulated leave/compensation	*0.4	*0.0	*0.0	*0.0	*0.0	*0.0	*0.4
Other	*0.3	*1.2	*1.1	*0.8	*0.6	*0.6	*4.6
Don't know	*0.5	*1.2	*0.8	*0.4	*0.6	*2.3	*5.8
Total	74.5	153.7	193.6	172.1	112.9	166.9	873.7
PERSONS							
Pension/annuity purchased with superannuation payment	21.1	40.9	55.6	44.9	22.5	20.6	205.6
Pension/annuity purchased with money other than superannuation payment	*2.4	10.9	9.4	13.8	7.4	*4.5	48.4
Age, service, widow's, war widow's pension	33.9	104.7	239.5	253.0	193.2	209.3	1,033.6
Disability support, war disability or sickness allowance	26.6	62.3	65.9	29.9	11.4	8.7	204.7
Unemployment benefits	13.0	17.0	9.1	*3.9	*0.2	*0.3	43.6
Wife's, carer's, special or other benefit	*4.8	15.4	12.7	*4.3	*0.8	*0.0	38.1
Business, property, investments	20.0	50.3	61.3	47.2	24.0	17.5	220.4
Savings, sale of assets	10.2	9.6	6.5	*2.0	*1.6	*2.3	32.2
Part-time work	25.2	39.4	24.8	6.4	*0.4	*0.8	97.0
Someone else's income	30.2	39.4	28.2	15.6	*5.8	*5.0	124.2
Accumulated leave/compensation	*1.3	*0.5	*0.0	*0.0	*0.0	*0.0	*1.8
Other	*2.3	*2.2	*2.3	*2.5	*0.7	*0.6	10.7
Don't know	*3.6	*4.1	*4.7	*2.8	*0.8	*3.2	19.2
Total	194.7	396.6	520.3	426.3	268.8	272.7	2,079.5

11. RETIRED FROM FULL-TIME WORK AT AGE 45 OR MORE: MAIN SOURCE OF INCOME

	<i>Had changed main source of income</i>			<i>Total</i>		
	<i>Males</i>	<i>Females</i>	<i>Persons</i> — '000 —	<i>Males</i>	<i>Females</i>	<i>Persons</i>
<i>Main source of income at retirement from full-time job —</i>						
Pension/annuity purchased with superannuation payment	59.9	14.9	74.8	191.6	44.4	236.0
Pension/annuity purchased with money other than superannuation payment	11.7	*4.9	16.6	23.8	13.1	36.8
Age, service, widow's, war widow's pension	6.4	6.4	12.8	274.5	176.4	450.9
Disability support, war disability or sickness allowance	91.6	23.3	115.0	196.8	40.4	237.2
Unemployment benefits	72.8	25.1	97.9	95.8	29.1	124.9
Wife's, carer's, special or other benefit	9.8	26.0	35.8	12.7	39.8	52.6
Business, property, investments	57.1	27.4	84.5	166.4	74.0	240.5
Savings, sale of assets	85.1	45.3	130.4	102.2	52.1	154.3
Part-time work	31.5	22.7	54.2	56.5	60.9	117.5
Someone else's income	34.1	237.7	271.8	52.2	328.4	380.6
Accumulated leave/compensation	7.6	*4.5	12.2	9.0	*4.9	14.0
Other	*5.9	*4.0	9.9	8.2	*5.2	13.4
Don't know	11.1	*4.0	15.1	16.1	*4.8	20.9
<i>Main source of income at November 1997 —</i>						
Pension/annuity purchased with superannuation payment	29.1	15.4	44.5	160.8	44.9	205.6
Pension/annuity purchased with other than superannuation payment	16.2	12.0	28.2	28.4	20.1	48.4
Age, service, widow's, war widow's pension	301.7	293.8	595.5	569.8	463.7	1,033.6
Disability support, war disability or sickness allowance	58.7	23.8	82.5	163.9	40.9	204.7
Unemployment benefits	10.8	*5.7	16.6	33.8	9.8	43.6
Wife's, carer's, special or other benefit	*2.9	18.4	21.2	*5.8	32.2	38.1
Business, property, investments	30.7	33.8	64.4	140.0	80.4	220.4
Savings, sale of assets	*4.8	*3.4	8.3	22.0	10.2	32.2
Part-time work	12.5	21.2	33.6	37.5	59.5	97.0
Someone else's income	*5.0	10.4	15.5	23.1	101.1	124.2
Accumulated leave/compensation	*0.0	*0.0	*0.0	*1.4	*0.4	*1.8
Other	*3.8	*3.5	7.2	6.1	*4.6	10.7
Don't know	8.4	*5.0	13.5	13.4	*5.8	19.2
Total	484.7	446.3	931.0	1,205.8	873.7	2,079.5

12. RETIRED FROM FULL-TIME WORK LESS THAN 4 YEARS AGO AGED 45 OR MORE: AMOUNT AND DISTRIBUTION OF LUMP SUM PAYMENT BY AGE AT RETIREMENT FROM FULL-TIME WORK

	<i>Age at retirement from full-time work (years)</i>			<i>Total</i>
	<i>45-54</i>	<i>55-64</i>	<i>65 and over</i>	
	— '000 —			
<i>Amount of lump sum payment —</i>				
Belonged to a retirement scheme	112.9	173.4	50.0	336.3
Received a lump sum payment within the last four years	30.5	101.6	29.3	161.5
Less than \$10,000	7.9	26.7	6.5	41.2
\$10,000 and under \$20,000	*3.4	10.3	*4.8	18.5
\$20,000 and under \$40,000	*3.4	11.5	6.3	21.2
\$40,000 and under \$60,000	*0.7	10.4	*3.5	14.6
\$60,000 and under \$80,000	*2.7	*4.8	*1.8	9.2
\$80,000 and under \$100,000	*0.8	6.6	*2.0	9.4
\$100,000 and under \$150,000	*2.4	8.4	*0.9	11.7
\$150,000 and under \$200,000	*1.7	6.1	*0.0	7.9
\$200,000 and under \$250,000	*3.0	*2.7	*0.0	*5.6
\$250,000 and over	*1.8	*5.9	*0.5	8.2
Did not know amount received	*2.4	6.4	*2.3	11.1
Not stated	*0.5	*1.8	*0.7	*3.0
Received a lump sum payment but not within the last four years	32.3	23.5	7.8	63.6
Did not receive a lump sum payment	31.5	36.2	10.9	78.5
Did not know whether lump sum payment received	18.6	12.1	*2.0	32.7
Did not belong to a retirement scheme	18.5	20.2	19.8	58.4
<i>Disbursement of lump sum payment —</i>				
Belonged to a retirement scheme	112.9	173.4	50.0	336.3
Received a lump sum payment	62.8	125.1	37.1	225.0
Rolled it over/invested in an approved deposit fund, deferred annuity or other superannuation scheme	20.3	48.9	9.6	78.8
Purchased an immediate annuity	*0.0	*1.7	*0.3	*1.9
Invested the money elsewhere/personal savings/bank	12.4	26.2	15.6	54.2
Paid off home/paid for home improvements/bought new home	6.1	21.6	*4.6	32.2
Bought or paid off car/vehicle	*2.4	*4.1	*0.3	6.8
Cleared other outstanding debts	*3.1	6.8	*2.2	12.0
Paid for a holiday	*0.9	*3.6	*2.5	7.0
Assisted family members	*0.2	*1.3	*0.0	*1.6
Undecided	15.5	6.6	*0.7	22.8
Other	*1.8	*4.4	*1.4	7.6
Did not receive a lump sum payment	31.5	36.2	10.9	78.5
Did not know whether lump sum payment received	18.6	12.1	*2.0	32.7
Did not belong to a retirement scheme	18.5	20.2	19.8	58.4
Total	131.4	193.6	69.7	394.7

13. PERSONS AGED 45 AND OVER WHO INTEND TO RETIRE FROM FULL-TIME WORK: RETIREMENT SCHEME MEMBERSHIP AND AGE INTENDS TO RETIRE

	<i>October 1992(a)</i>			<i>November 1994</i>			<i>November 1997</i>		
	<i>Males</i>	<i>Females</i>	<i>Persons</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
	— '000 —								
<i>Retirement scheme membership –</i>									
Belonged to a retirement scheme	1,017.2	383.1	1,400.3	1,129.4	460.3	1,589.7	1,316.0	627.4	1,943.4
Had superannuation cover	969.0	369.8	1,338.8	1,095.3	454.0	1,549.3	1,300.5	622.7	1,923.2
In job at survey date	904.9	344.2	1,249.2	1,034.8	435.0	1,469.9	1,175.2	568.1	1,743.3
In some previous job	64.1	25.5	89.6	60.4	19.0	79.4	125.4	54.6	179.9
Had life assurance or other schemes	48.2	13.3	61.5	34.1	6.3	40.4	15.4	4.7	20.2
Did not belong to a retirement scheme	207.1	133.0	340.1	191.3	117.5	308.8	96.4	64.2	160.5
<i>Age intends to retire from full-time work (years) –</i>									
45-49	*0.5	4.2	4.7	*0.7	*3.8	*4.5	*0.8	*1.8	*2.6
50-54	9.1	27.3	36.4	12.4	28.2	40.6	13.1	26.0	39.0
55-59	150.9	105.3	256.2	159.5	114.3	273.9	164.8	131.5	296.2
60-64	225.1	169.9	395.0	213.1	181.6	394.7	260.3	174.8	435.1
65-69	542.8	49.1	591.9	535.6	60.0	595.7	456.2	86.8	543.0
70 and over	26.3	*3.8	30.1	24.0	*4.5	28.5	30.7	8.2	38.9
Did not know	269.7	156.5	426.2	375.3	185.3	560.7	486.5	262.6	749.1
Total	1,224.4	516.0	1,740.4	1,320.7	577.8	1,898.5	1,412.3	691.6	2,103.9

(a) The October 1992 survey excluded those persons who were permanently unable to work. See Explanatory Note for details.

14. WORKING FULL-TIME: RETIREMENT INTENTIONS AND CHARACTERISTICS OF CURRENT JOB

	<i>Intend to retire from full-time work</i>			<i>Did not intend to retire from full-time work</i>
	<i>And leave the labour force</i>	<i>And continue to work part-time</i>	<i>Total</i>	
MALES				
— '000 —				
<i>Status in employment —</i>				
Working	908.1	358.8	1,266.9	164.6
Employees	729.7	281.2	1,010.9	90.0
Own account workers	124.6	51.2	175.8	50.1
Employers	53.7	25.8	79.5	23.7
Contributing family member	*0.1	*0.6	*0.7	*0.8
Looking for work	93.9	51.5	145.4	20.6
<i>Industry —</i>				
Working	908.1	358.8	1,266.9	164.6
Agriculture, forestry and fishing	59.2	26.5	85.7	37.1
Mining	16.6	*5.5	22.1	*1.8
Manufacturing	167.9	50.0	217.9	18.6
Electricity, gas and water supply	16.3	6.4	22.7	*1.0
Construction	88.1	38.4	126.4	13.8
Wholesale trade	68.4	23.5	91.9	11.4
Retail trade	88.6	30.9	119.4	15.9
Accommodation, cafes and restaurants	23.8	*4.8	28.6	*4.4
Transport and storage	77.9	22.8	100.7	10.8
Communication services	24.9	7.7	32.6	*1.0
Finance and insurance	16.5	12.2	28.7	*3.5
Property and business services	77.4	47.1	124.5	20.2
Government administration and defence	49.5	16.4	65.9	*1.1
Education	47.6	30.8	78.4	*4.6
Health and community services	36.0	16.0	52.0	*5.9
Cultural and recreational services	10.3	7.6	18.0	*5.9
Personal and other services	39.2	12.2	51.5	7.7
Looking for work	93.9	51.5	145.4	20.6
<i>Occupation —</i>				
Working	908.1	358.8	1,266.9	164.6
Managers and administrators	125.8	61.5	187.2	49.2
Professionals	138.0	91.6	229.6	28.1
Associate professionals	122.4	50.0	172.4	17.7
Tradespersons and related workers	180.9	59.7	240.6	23.2
Advanced clerical and service workers	10.7	*3.4	14.1	*1.8
Intermediate clerical, sales and service workers	73.3	20.9	94.2	7.3
Intermediate production and transport workers	144.2	37.3	181.5	20.5
Elementary clerical, sales and service workers	37.6	12.7	50.4	*5.4
Labourers and related workers	75.1	21.8	96.9	11.4
Looking for work	93.9	51.5	145.4	20.6
<i>Total</i>	<i>1,002.0</i>	<i>410.3</i>	<i>1,412.3</i>	<i>185.2</i>

14. WORKING FULL-TIME: RETIREMENT INTENTIONS AND CHARACTERISTICS OF CURRENT JOB—*continued*

	<i>Intend to retire from full-time work</i>			<i>Did not intend to retire from full-time work</i>
	<i>And leave the labour force</i>	<i>And continue to work part-time</i>	<i>Total</i>	
FEMALES				
— '000 —				
<i>Status in employment —</i>				
Working	444.5	158.2	602.7	50.3
Employees	380.3	137.6	517.9	30.0
Own account workers	35.3	14.1	49.4	14.0
Employers	28.3	6.1	34.4	*5.9
Contributing family member	*0.5	*0.5	*1.0	*0.4
Looking for work	56.5	32.5	88.9	8.8
<i>Industry —</i>				
Working	444.5	158.2	602.7	50.3
Agriculture, forestry and fishing	17.3	*5.9	23.2	9.6
Mining	*0.7	*0.0	*0.7	*0.4
Manufacturing	53.2	12.1	65.3	*4.3
Electricity, gas and water supply	*2.4	*0.8	*3.2	*0.0
Construction	*5.3	*1.6	6.8	*0.3
Wholesale trade	18.8	7.0	25.7	*1.7
Retail trade	62.4	19.7	82.1	6.0
Accommodation, cafes and restaurants	20.1	*5.1	25.2	*1.7
Transport and storage	10.0	*3.3	13.4	*2.2
Communication services	8.6	*2.5	11.2	*0.4
Finance and insurance	14.7	6.1	20.9	*1.5
Property and business services	43.6	15.0	58.6	*4.8
Government administration and defence	20.5	7.4	27.8	*2.5
Education	67.0	30.5	97.5	*4.4
Health and community services	75.4	34.1	109.5	6.5
Cultural and recreational services	8.7	*3.9	12.6	*2.2
Personal and other services	15.7	*3.1	18.9	*1.8
Looking for work	56.5	32.5	88.9	8.8
<i>Occupation —</i>				
Working	444.5	158.2	602.7	50.3
Managers and administrators	22.2	13.2	35.4	10.0
Professionals	90.0	50.0	140.0	11.6
Associate professionals	60.3	21.3	81.6	7.0
Tradespersons and related workers	13.2	*3.2	16.4	*1.1
Advanced clerical and service workers	46.4	12.4	58.8	*2.1
Intermediate clerical, sales and service workers	110.8	35.7	146.5	8.9
Intermediate production and transport workers	18.8	*2.4	21.1	*0.7
Elementary clerical, sales and service workers	41.7	10.5	52.1	*5.3
Labourers and related workers	41.2	9.5	50.7	*3.6
Looking for work	56.5	32.5	88.9	8.8
<i>Total</i>	<i>501.0</i>	<i>190.6</i>	<i>691.6</i>	<i>59.1</i>

14. WORKING FULL-TIME: RETIREMENT INTENTIONS AND CHARACTERISTICS OF CURRENT JOB—*continued*

	<i>Intend to retire from full-time work</i>			<i>Did not intend to retire from full-time work</i>
	<i>And leave the labour force</i>	<i>And continue to work part-time</i>	<i>Total</i>	
	PERSONS			
	— '000 —			
<i>Status in employment —</i>				
Working	1,352.6	517.0	1,869.6	214.9
Employees	1,110.0	418.7	1,528.7	120.0
Own account workers	160.0	65.3	225.2	64.1
Employers	82.0	31.9	113.9	29.6
Contributing family member	*0.6	*1.1	*1.7	*1.1
Looking for work	150.4	84.0	234.4	29.4
<i>Industry —</i>				
Working	1,352.6	517.0	1,869.6	214.9
Agriculture, forestry and fishing	76.5	32.3	108.9	46.7
Mining	17.2	*5.5	22.8	*2.3
Manufacturing	221.1	62.1	283.2	22.9
Electricity, gas and water supply	18.7	7.2	25.9	*1.0
Construction	93.3	39.9	133.3	14.1
Wholesale trade	87.1	30.5	117.6	13.1
Retail trade	151.0	50.6	201.5	21.9
Accommodation, cafes and restaurants	43.9	9.9	53.8	6.1
Transport and storage	88.0	26.1	114.1	13.0
Communication services	33.5	10.3	43.8	*1.3
Finance and insurance	31.2	18.4	49.6	*5.0
Property and business services	121.0	62.1	183.2	25.0
Government administration and defence	69.9	23.8	93.7	*3.6
Education	114.7	61.3	175.9	9.0
Health and community services	111.3	50.1	161.4	12.5
Cultural and recreational services	19.0	11.6	30.6	8.1
Personal and other services	55.0	15.4	70.3	9.4
Looking for work	150.4	84.0	234.4	29.4
<i>Occupation —</i>				
Working	1,352.6	517.0	1,869.6	214.9
Managers and administrators	148.0	74.7	222.6	59.1
Professionals	228.0	141.6	369.6	39.7
Associate professionals	182.7	71.3	254.0	24.7
Tradespersons and related workers	194.1	62.9	257.0	24.3
Advanced clerical and service workers	57.1	15.8	72.9	*3.9
Intermediate clerical, sales and service workers	184.1	56.6	240.7	16.2
Intermediate production and transport workers	163.0	39.6	202.6	21.2
Elementary clerical, sales and service workers	79.3	23.2	102.5	10.7
Labourers and related workers	116.3	31.3	147.6	15.1
Looking for work	150.4	84.0	234.4	29.4
Total	1,503.0	600.9	2,103.9	244.3

15. INTEND TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS BY AGE INTENDS TO RETIRE

	Age intends to retire from full-time work (years)							Total
	45-49	50-54	55-59	60-64	65-69	70 and over	Did not know	
MALES								
— '000 —								
<i>Age at November 1997 (years) —</i>								
45-49	*0.8	10.3	95.4	103.6	145.4	9.6	180.6	545.7
50-54	..	*2.8	57.4	92.4	134.1	*5.1	140.6	432.4
55-59	..	..	11.9	52.8	108.3	*2.0	95.1	270.0
60-64	..	..	..	11.6	62.5	*4.8	46.0	124.8
65-69	..	..	..	..	6.0	*5.5	17.3	28.7
70 and over	..	..	..	..	..	*3.7	7.0	10.7
<i>Relationship in household —</i>								
Family member	*0.3	9.8	143.4	225.9	395.2	25.4	413.6	1,213.6
Husband or wife	*0.3	9.3	136.5	219.2	370.5	23.0	388.7	1,147.5
With dependants	*0.3	*4.7	67.9	98.5	151.5	8.4	172.5	503.8
Without dependants	*0.0	*4.6	68.6	120.7	219.0	14.6	216.2	643.7
Lone parent	*0.0	*0.5	*5.7	*3.6	13.6	*1.3	13.8	38.5
With dependants	*0.0	*0.5	*2.4	*2.2	7.1	*0.4	7.2	19.7
Without dependants	*0.0	*0.0	*3.3	*1.4	6.6	*0.8	6.7	18.8
Other family person	*0.0	*0.0	*0.7	*0.7	*4.8	*0.9	*4.3	11.4
Non-family member	*0.5	*3.0	18.7	26.2	51.0	*4.7	61.0	165.2
Lone person	*0.5	*3.0	16.2	20.0	37.9	*3.8	46.1	127.5
Not living alone	*0.0	*0.0	*2.5	6.3	13.1	*0.9	14.9	37.7
<i>Birthplace —</i>								
Born in Australia	*0.7	9.5	119.1	179.5	280.8	21.4	311.2	922.2
Born outside Australia	*0.1	*3.5	45.6	80.8	175.4	9.4	175.3	490.1
Born in main English speaking countries	*0.1	*1.3	16.6	39.7	77.6	*4.8	60.7	200.8
Born in other countries	*0.0	*2.2	29.1	41.1	97.8	*4.6	114.7	289.4
<i>Time in main retirement scheme at November 1997 —</i>								
Belonged to a retirement scheme	*0.8	12.5	161.5	253.6	434.1	24.5	429.0	1,316.0
Under 1 year	*0.0	*0.2	*3.2	*5.8	15.3	*1.0	13.4	38.9
1 and under 5 years	*0.0	*2.1	16.7	39.2	75.0	*5.4	82.4	220.7
5 and under 10 years	*0.5	*3.9	29.9	56.8	135.1	*4.7	121.4	352.2
10 and under 15 years	*0.1	*1.7	25.1	49.6	87.9	*5.0	90.5	259.9
15 and under 20 years	*0.2	*1.4	19.7	34.8	47.6	*3.0	42.3	149.1
20 and under 30 years	*0.0	*3.0	45.5	50.7	57.1	*4.8	59.4	220.5
30 years or more	*0.0	*0.3	21.5	16.7	16.1	*0.5	19.5	74.6
Did not belong to a retirement scheme	*0.0	*0.6	*3.2	6.7	22.1	6.2	57.5	96.4
<i>Total</i>	<i>*0.8</i>	<i>13.1</i>	<i>164.8</i>	<i>260.3</i>	<i>456.2</i>	<i>30.7</i>	<i>486.5</i>	<i>1,412.3</i>

15. INTEND TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS BY AGE INTENDS TO RETIRE—continued

	Age intends to retire from full-time work (years)							Total
	45-49	50-54	55-59	60-64	65-69	70 and over	Did not know	
FEMALES								
— '000 —								
<i>Age at November 1997 (years) —</i>								
45-49	*1.8	21.9	71.2	67.2	39.5	*2.5	128.4	332.5
50-54	..	*4.0	51.0	65.7	23.7	*1.4	77.1	222.9
55-59	..	..	9.3	36.8	15.4	*1.3	42.3	105.1
60-64	..	..	..	*5.1	7.3	*1.2	12.4	25.9
65-69	..	..	..	..	*0.9	*1.1	*1.4	*3.4
70 and over	..	..	..	..	..	*0.6	*1.1	*1.7
<i>Relationship in household —</i>								
Family member	*1.5	24.8	117.2	142.5	66.6	*5.0	209.5	567.2
Husband or wife	*1.5	23.1	107.9	121.8	46.1	*4.0	165.7	470.1
With dependants	*0.4	7.8	44.1	37.4	15.2	*1.5	56.7	163.1
Without dependants	*1.1	15.3	63.8	84.4	31.0	*2.4	109.0	307.0
Lone parent	*0.0	*1.6	7.3	15.2	16.1	*0.5	36.6	77.2
With dependants	*0.0	*1.2	*3.4	8.0	8.8	*0.0	19.6	41.1
Without dependants	*0.0	*0.4	*3.9	7.1	7.2	*0.5	17.0	36.1
Other family person	*0.0	*0.1	*1.3	*3.8	*3.1	*0.6	*3.8	12.7
Non-family member	*0.3	*0.4	9.3	23.3	18.1	*2.4	45.3	99.1
Lone person	*0.0	*0.4	8.3	19.9	16.4	*1.6	38.0	84.6
Not living alone	*0.3	*0.0	*1.0	*3.4	*1.8	*0.8	7.3	14.5
<i>Birthplace —</i>								
Born in Australia	*1.3	20.8	89.5	110.2	56.4	*4.8	170.5	453.6
Born outside Australia	*0.5	*5.1	42.0	64.6	30.4	*3.4	92.1	238.0
Born in main English speaking countries	*0.5	*2.8	18.5	30.7	14.5	*2.1	39.7	108.8
Born in other countries	*0.0	*2.4	23.4	33.9	15.9	*1.3	52.4	129.3
<i>Time in main retirement scheme at November 1997 —</i>								
Belonged to a retirement scheme	*1.8	23.6	127.2	161.8	76.0	6.7	230.4	627.4
Under 1 year	*0.0	*2.1	*2.5	*5.9	*3.7	*0.0	11.2	25.3
1 and under 5 years	*0.5	6.2	26.7	42.4	21.9	*2.6	69.6	169.9
5 and under 10 years	*0.7	7.5	42.4	60.0	25.2	*1.2	90.4	227.5
10 and under 15 years	*0.3	6.4	28.8	35.5	14.8	*1.7	37.1	124.6
15 and under 20 years	*0.1	*1.4	13.4	9.0	*5.8	*0.0	12.9	42.6
20 and under 30 years	*0.1	*0.0	12.8	7.3	*3.7	*0.6	9.0	33.4
30 years or more	*0.0	*0.0	*0.5	*1.6	*0.9	*0.6	*0.3	*3.9
Did not belong to a retirement scheme	*0.0	*2.4	*4.3	13.0	10.8	*1.5	32.2	64.2
<i>Total</i>	<i>*1.8</i>	<i>26.0</i>	<i>131.5</i>	<i>174.8</i>	<i>86.8</i>	<i>8.2</i>	<i>262.6</i>	<i>691.6</i>

15. INTEND TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS BY AGE INTENDS TO RETIRE—continued

	Age intends to retire from full-time work (years)							Total
	45-49	50-54	55-59	60-64	65-69	70 and over	Did not know	
	PERSONS							
	— '000 —							
<i>Age at November 1997 (years) —</i>								
45-49	*2.6	32.2	166.6	170.8	184.8	12.2	309.0	878.1
50-54	..	6.8	108.5	158.1	157.8	6.5	217.7	655.3
55-59	..	..	21.2	89.6	123.6	*3.3	137.4	375.2
60-64	..	..	..	16.6	69.8	6.0	58.3	150.7
65-69	..	..	..	..	6.9	6.6	18.7	32.2
70 and over	..	..	..	..	..	*4.3	8.1	12.4
<i>Relationship in household —</i>								
Family member	*1.8	34.6	260.6	368.4	461.8	30.5	623.2	1,780.8
Husband or wife	*1.8	32.4	244.4	341.0	416.6	26.9	554.4	1,617.6
With dependants	*0.7	12.5	112.0	135.9	166.6	9.9	229.2	666.9
Without dependants	*1.1	19.9	132.4	205.1	250.0	17.0	325.2	950.7
Lone parent	*0.0	*2.1	13.0	18.8	29.7	*1.7	50.4	115.7
With dependants	*0.0	*1.7	*5.8	10.2	15.9	*0.4	26.7	60.8
Without dependants	*0.0	*0.4	7.2	8.6	13.8	*1.3	23.7	54.9
Other family person	*0.0	*0.1	*2.0	*4.5	8.0	*1.5	8.1	24.1
Non-family member	*0.8	*3.4	28.0	49.5	69.2	7.1	106.3	264.3
Lone person	*0.5	*3.4	24.5	39.9	54.3	*5.4	84.1	212.1
Not living alone	*0.3	*0.0	*3.5	9.7	14.8	*1.7	22.2	52.2
<i>Birthplace —</i>								
Born in Australia	*2.0	30.4	208.7	289.7	337.1	26.2	481.7	1,375.8
Born outside Australia	*0.6	8.7	87.6	145.4	205.8	12.7	267.4	728.2
Born in main English speaking countries	*0.6	*4.1	35.1	70.4	92.1	6.9	100.4	309.5
Born in other countries	*0.0	*4.6	52.5	75.0	113.7	*5.8	167.0	418.6
<i>Time in main retirement scheme at November 1997 —</i>								
Belonged to a retirement scheme	*2.6	36.0	288.7	415.5	510.1	31.2	659.4	1,943.4
Under 1 year	*0.0	*2.3	*5.7	11.7	19.0	*1.0	24.6	64.3
1 and under 5 years	*0.5	8.2	43.3	81.7	96.9	8.0	152.1	390.7
5 and under 10 years	*1.2	11.4	72.4	116.8	160.3	*6.0	211.8	579.8
10 and under 15 years	*0.4	8.1	53.9	85.2	102.7	6.7	127.6	384.6
15 and under 20 years	*0.3	*2.8	33.1	43.8	53.4	*3.0	55.2	191.7
20 and under 30 years	*0.1	*3.0	58.3	58.0	60.8	*5.4	68.4	253.9
30 years or more	*0.0	*0.3	22.0	18.3	17.0	*1.1	19.7	78.5
Did not belong to a retirement scheme	*0.0	*3.0	7.5	19.7	32.9	7.7	89.7	160.5
Total	*2.6	39.0	296.2	435.1	543.0	38.9	749.1	2,103.9

16. INTEND TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS BY EXPECTED TIME UNTIL RETIREMENT

	Expected time until retirement (years)						Did not know	Total
	Less than 2	2 and less than 5	5 and less than 10	10 and less than 15	15 and less than 20	20 or more		
MALES								
— '000 —								
<i>Retirement scheme membership at November 1997 —</i>								
Belonged to a retirement scheme	37.5	108.1	280.9	254.3	163.4	42.8	429.0	1,316.0
Had superannuation cover	37.5	107.4	277.5	252.5	162.5	42.2	420.9	1,300.5
In current job	33.0	95.9	257.0	232.0	149.8	39.2	368.3	1,175.2
In some previous job	*4.5	11.5	20.5	20.6	12.7	*3.0	52.6	125.4
Had life assurance or other scheme	*0.0	*0.7	*3.4	*1.7	*0.9	*0.6	8.1	15.4
Did not belong to a retirement scheme	*2.5	8.4	9.4	8.4	7.0	*3.1	57.5	96.4
Monthly income greater than \$450	*1.2	7.1	7.0	*4.9	*5.4	*3.1	45.5	74.2
Monthly income \$450 or less	*1.3	*1.3	*2.4	*3.5	*1.6	*0.0	12.1	22.1
<i>Expected main source of income at retirement from full-time work —</i>								
Pension/annuity purchased with superannuation payment	18.4	46.9	133.3	130.0	68.3	22.1	134.5	553.5
Pension/annuity purchased with money other than superannuation payment	*0.4	*1.4	6.1	*3.3	*1.7	*1.2	11.5	25.6
Age, service, widow's, war widow's pension	7.7	21.3	52.4	45.3	46.2	8.9	84.6	266.3
Disability support, war disability or sickness allowance	*1.1	*0.5	*0.6	*0.8	*0.0	*0.0	*3.1	6.1
Unemployment benefits	*1.0	*1.8	*3.4	*2.6	*2.9	*0.0	*4.6	16.3
Wife's, carer's, special or other benefit	*0.0	*0.0	*0.5	*0.4	*0.0	*0.0	*0.5	*1.3
Business, property, investments	*4.3	16.4	30.1	25.4	16.6	*3.1	50.4	146.4
Savings, sale of assets	*1.1	*4.8	9.0	*5.6	*3.3	*0.6	18.3	42.8
Part-time work	*0.5	6.5	18.2	9.8	*4.9	*1.5	11.5	52.9
Someone else's income	*0.6	*2.5	*3.4	*2.4	*1.1	*0.1	*4.3	14.4
Accumulated leave/compensation	*0.3	*0.1	*2.0	*0.8	*0.2	*0.3	*0.4	*4.1
Other	*0.5	*0.0	*0.2	*1.5	*0.1	*0.1	*2.4	*4.9
Don't know	*3.9	14.5	31.3	34.7	25.0	7.9	160.5	277.7
<i>Total</i>	<i>39.9</i>	<i>116.5</i>	<i>290.4</i>	<i>262.7</i>	<i>170.4</i>	<i>46.0</i>	<i>486.5</i>	<i>1,412.3</i>

16. INTEND TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS BY EXPECTED TIME UNTIL RETIREMENT—continued

	Expected time until retirement (years)						Did not know	Total
	Less than 2	2 and less than 5	5 and less than 10	10 and less than 15	15 and less than 20	20 or more		
FEMALES								
— '000 —								
<i>Retirement scheme membership at November 1997 —</i>								
Belonged to a retirement scheme	17.0	72.0	142.4	109.2	46.3	10.0	230.4	627.4
Had superannuation cover	16.8	71.4	141.1	108.4	46.0	10.0	229.0	622.7
In current job	15.3	67.0	132.2	99.2	39.1	8.6	206.8	568.1
In some previous job	*1.5	*4.4	8.9	9.2	7.0	*1.5	22.2	54.6
Had life assurance or other scheme	*0.2	*0.6	*1.3	*0.8	*0.3	*0.0	*1.5	*4.7
Did not belong to a retirement scheme	*1.6	*3.9	8.4	10.4	*5.7	*2.0	32.2	64.2
Monthly income greater than \$450	*1.3	*2.8	*5.0	6.8	*3.4	*1.8	20.8	41.9
Monthly income \$450 or less	*0.3	*1.0	*3.4	*3.6	*2.4	*0.2	11.4	22.3
<i>Expected main source of income at retirement from full-time work —</i>								
Pension/annuity purchased with superannuation payment	6.6	21.7	47.6	36.9	17.9	*3.2	44.7	178.7
Pension/annuity purchased with money other than superannuation payment	*0.4	*0.3	*2.9	*2.8	*1.2	*0.0	*5.2	12.9
Age, service, widow's, war widow's pension	*1.2	8.1	27.1	30.3	19.1	*4.7	55.7	146.1
Disability support, war disability or sickness allowance	*0.0	*0.3	*0.5	*0.4	*0.0	*0.0	*1.1	*2.3
Unemployment benefits	*0.0	*1.1	*1.6	*0.8	*0.0	*0.0	*1.0	*4.5
Wife's, carer's, special or other benefit	*0.3	*0.4	*1.2	*1.4	*0.2	*0.0	*1.4	*4.9
Business, property, investments	*1.7	11.4	17.2	12.9	*2.4	*1.6	24.3	71.5
Savings, sale of assets	*1.1	*1.4	*5.0	*2.2	*1.7	*0.3	*3.9	15.4
Part-time work	*2.5	*5.8	8.2	*5.1	*1.0	*0.0	7.8	30.4
Someone else's income	*3.3	19.0	22.4	13.7	*2.2	*0.4	25.5	86.4
Accumulated leave/compensation	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.7	*0.7
Other	*0.5	*0.0	*0.4	*0.4	*0.3	*0.0	*0.3	*1.8
Don't know	*1.0	6.4	16.7	13.0	6.2	*1.8	91.0	136.0
<i>Total</i>	<i>18.6</i>	<i>75.9</i>	<i>150.8</i>	<i>119.7</i>	<i>52.1</i>	<i>12.0</i>	<i>262.6</i>	<i>691.6</i>

16. INTEND TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS BY EXPECTED TIME UNTIL RETIREMENT—continued

	Expected time until retirement (years)						Did not know	Total
	Less than 2	2 and less than 5	5 and less than 10	10 and less than 15	15 and less than 20	20 or more		
PERSONS								
— '000 —								
<i>Retirement scheme membership at November 1997 —</i>								
Belonged to a retirement scheme	54.4	180.2	423.4	363.5	209.7	52.9	659.4	1,943.4
Had superannuation cover	54.2	178.8	418.7	360.9	208.5	52.3	649.9	1,923.2
In current job	48.2	162.9	389.3	331.2	188.9	47.8	575.0	1,743.3
In some previous job	*6.0	15.9	29.4	29.7	19.6	*4.5	74.8	179.9
Had life assurance or other scheme	*0.2	*1.4	*4.7	*2.6	*1.2	*0.6	9.5	20.2
Did not belong to a retirement scheme	*4.1	12.2	17.8	18.8	12.8	*5.1	89.7	160.5
Monthly income greater than \$450	*2.5	9.9	12.1	11.7	8.8	*4.9	66.2	116.1
Monthly income \$450 or less	*1.5	*2.3	*5.7	7.2	*4.0	*0.2	23.5	44.4
<i>Expected main source of income at retirement from full-time work —</i>								
Pension/annuity purchased with superannuation payment	25.0	68.6	180.9	166.9	86.3	25.3	179.3	732.2
Pension/annuity purchased with money other than superannuation payment	*0.8	*1.8	9.0	6.1	*2.9	*1.2	16.7	38.5
Age, service, widow's, war widow's pension	8.9	29.4	79.5	75.6	65.3	13.6	140.2	412.5
Disability support, war disability or sickness allowance	*1.1	*0.8	*1.0	*1.2	*0.0	*0.0	*4.2	8.3
Unemployment benefits	*1.0	*2.9	*5.0	*3.4	*2.9	*0.0	*5.6	20.8
Wife's, carer's, special or other benefit	*0.3	*0.4	*1.7	*1.8	*0.2	*0.0	*1.9	6.2
Business, property, investments	6.1	27.7	47.3	38.3	19.0	*4.7	74.7	217.9
Savings, sale of assets	*2.2	6.2	14.0	7.8	*5.0	*0.9	22.2	58.2
Part-time work	*3.1	12.2	26.4	14.9	*5.9	*1.5	19.3	83.2
Someone else's income	*4.0	21.5	25.8	16.1	*3.3	*0.5	29.8	100.8
Accumulated leave/compensation	*0.3	*0.1	*2.0	*0.8	*0.2	*0.3	*1.0	*4.7
Other	*1.0	*0.0	*0.6	*1.9	*0.4	*0.1	*2.7	6.7
Don't know	*4.9	20.8	48.0	47.7	31.1	9.7	251.5	413.7
Total	58.5	192.4	441.2	382.3	222.5	58.0	749.1	2,103.9

17. INTEND TO RETIRE FROM FULL-TIME WORK: RETIREMENT SCHEME MEMBERSHIP

<i>Expected main source of income at retirement from full-time work</i>	<i>Retirement scheme membership at November 1997</i>				<i>Total</i>
	<i>Belonged to a retirement scheme</i>				
	<i>Had superannuation cover</i>		<i>Had life assurance or other scheme</i>	<i>Did not belong to a retirement scheme</i>	
	<i>In current job</i>	<i>In some previous job</i>			
MALES					
			— '000 —		
Pension/annuity purchased with superannuation payment	538.8	14.2	*0.2	*0.3	553.5
Pension/annuity purchased with money other than superannuation payment	18.5	*4.0	*0.5	*2.6	25.6
Age, service, widow's, war widow's pension	185.9	44.0	*1.6	34.8	266.3
Disability support, war disability or sickness allowance	*3.0	*0.4	*0.0	*2.7	6.1
Unemployment benefits	7.1	*4.2	*0.3	*4.6	16.3
Wife's, carer's, special or other benefit	*0.0	*0.9	*0.0	*0.4	*1.3
Business, property, investments	110.1	18.0	*4.9	13.4	146.4
Savings, sale of assets	25.8	*5.1	*3.3	8.5	42.8
Part-time work	43.2	6.1	*1.1	*2.5	52.9
Someone else's income	10.0	*2.3	*0.0	*2.2	14.4
Accumulated leave/compensation	*4.1	*0.0	*0.0	*0.0	*4.1
Other	*3.0	*1.0	*0.0	*1.0	*4.9
Don't know	225.7	25.1	*3.5	23.4	277.7
Total	1,175.2	125.4	15.4	96.4	1,412.3
FEMALES					
			— '000 —		
Pension/annuity purchased with superannuation payment	175.1	*3.0	*0.6	*0.0	178.7
Pension/annuity purchased with money other than superannuation payment	10.0	*2.1	*0.0	*0.7	12.9
Age, service, widow's, war widow's pension	98.1	20.6	*1.0	26.5	146.1
Disability support, war disability or sickness allowance	*0.5	*0.7	*0.0	*1.1	*2.3
Unemployment benefits	*2.2	*1.5	*0.0	*0.8	*4.5
Wife's, carer's, special or other benefit	*1.8	*0.6	*0.0	*2.5	*4.9
Business, property, investments	57.0	*5.7	*1.5	7.3	71.5
Savings, sale of assets	12.2	*1.8	*0.0	*1.4	15.4
Part-time work	28.7	*1.2	*0.0	*0.5	30.4
Someone else's income	69.3	7.3	*0.5	9.3	86.4
Accumulated leave/compensation	*0.7	*0.0	*0.0	*0.0	*0.7
Other	*1.5	*0.3	*0.0	*0.0	*1.8
Don't know	111.1	9.7	*1.1	14.0	136.0
Total	568.1	54.6	*4.7	64.2	691.6
PERSONS					
			— '000 —		
Pension/annuity purchased with superannuation payment	714.0	17.2	*0.8	*0.3	732.2
Pension/annuity purchased with money other than superannuation payment	28.5	6.2	*0.5	*3.3	38.5
Age, service, widow's, war widow's pension	284.0	64.7	*2.6	61.2	412.5
Disability support, war disability or sickness allowance	*3.4	*1.0	*0.0	*3.9	8.3
Unemployment benefits	9.4	*5.7	*0.3	*5.4	20.8
Wife's, carer's, special or other benefit	*1.8	*1.5	*0.0	*2.9	6.2
Business, property, investments	167.1	23.7	6.4	20.7	217.9
Savings, sale of assets	38.0	6.9	*3.3	10.0	58.2
Part-time work	71.9	7.3	*1.1	*3.0	83.2
Someone else's income	79.3	9.6	*0.5	11.5	100.8
Accumulated leave/compensation	*4.7	*0.0	*0.0	*0.0	*4.7
Other	*4.5	*1.3	*0.0	*1.0	6.7
Don't know	336.8	34.8	*4.6	37.5	413.7
Total	1,743.3	179.9	20.2	160.5	2,103.9

18. STATE OR TERRITORY OF USUAL RESIDENCE, NOVEMBER 1997

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Abst.
— '000 —									
MALES									
<i>Population 1:</i> Persons aged 45 and over	1,008.9	732.2	530.5	247.4	272.9	77.4	18.3	41.3	2,929.0
<i>Population 2:</i> Persons aged 45 and over who had retired from full-time work	449.1	332.4	226.3	119.1	113.8	38.2	3.6	14.4	1,296.9
<i>Population 3:</i> Persons aged 45 and over who had retired from full-time work aged 45 or more	421.4	308.7	207.7	111.8	105.6	34.0	3.5	13.2	1,205.8
<i>Population 4:</i> Persons aged 45 and over who had retired from full-time work less than 4 years ago aged 45 or more	76.3	61.8	44.0	21.6	21.3	5.3	*1.1	3.9	235.4
<i>Population 5:</i> Persons aged 45 and over who had retired from the labour force	417.9	305.6	209.2	111.1	99.5	35.2	4.0	12.8	1,195.2
<i>Population 6:</i> Persons aged 45 and over who had never worked full-time and had retired from part-time work	*0.9	*0.0	*0.3	*0.6	*0.2	*0.4	*0.2	*0.0	*2.6
<i>Population 7:</i> Persons aged 45 and over who had retired from full-time work and are working part-time	43.5	32.5	20.0	10.4	16.1	3.9	*0.2	1.9	128.5
<i>Population 8:</i> Persons aged 45 and over who intend to retire from full-time work	467.2	357.5	264.2	113.1	141.7	33.4	12.2	23.1	1,412.3
<i>Population 9:</i> Persons aged 45 and over who did not intend to retire from full-time work	77.0	35.2	36.5	11.7	14.9	4.8	*2.0	3.2	185.2
<i>Population 10:</i> Persons aged 45 and over who intend to retire from the labour force	345.2	243.7	189.3	83.8	95.7	24.8	7.3	12.3	1,002.0
<i>Population 11:</i> Persons aged 45 and over who have never worked full-time, are working part-time and intend to retire from the labour force	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
<i>Population 12:</i> Persons aged 45 and over who intend to retire from full-time work and continue to work part-time	121.9	113.8	74.9	29.4	46.0	8.6	4.9	10.8	410.3
<i>Population 13:</i> Persons aged 45 and over who have never worked full-time, are working part-time and intend to continue working part-time	*0.5	*0.4	*0.0	*0.5	*0.0	*0.0	*0.0	*0.1	*1.5

18. STATE OR TERRITORY OF USUAL RESIDENCE, NOVEMBER 1997—continued

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
	FEMALES								
	— '000 —								
<i>Population 1:</i> Persons aged 45 and over	1,077.0	788.0	544.0	267.8	276.1	82.3	15.7	42.1	3,093.0
<i>Population 2:</i> Persons aged 45 and over who had retired from full-time work	654.3	519.0	332.1	170.6	166.3	50.5	4.4	21.2	1,918.4
<i>Population 3:</i> Persons aged 45 and over who had retired from full-time work aged 45 or more	311.4	240.1	140.4	73.6	73.7	21.2	2.4	10.8	873.7
<i>Population 4:</i> Persons aged 45 and over who had retired from full-time work less than 4 years ago aged 45 or more	55.5	38.2	30.5	12.2	15.8	3.1	*0.6	3.4	159.3
<i>Population 5:</i> Persons aged 45 and over who had retired from the labour force	688.3	496.5	330.6	174.3	162.2	53.1	4.7	18.9	1,928.7
<i>Population 6:</i> Persons aged 45 and over who had never worked full-time and had retired from part-time work	21.7	20.1	10.3	7.4	6.7	3.2	*0.3	*0.7	70.5
<i>Population 7:</i> Persons aged 45 and over who had retired from full-time work and are working part-time	127.6	102.5	63.9	28.5	39.0	8.9	*1.7	5.1	377.3
<i>Population 8:</i> Persons aged 45 and over who intend to retire from full-time work	221.9	169.3	133.5	58.8	65.5	17.4	8.4	16.9	691.6
<i>Population 9:</i> Persons aged 45 and over who did not intend to retire from full-time work	28.5	12.8	8.0	3.4	*3.1	*1.7	*0.6	*1.1	59.1
<i>Population 10:</i> Persons aged 45 and over who intend to retire from the labour force	172.2	122.6	90.7	40.5	44.7	12.9	5.8	11.6	501.0
<i>Population 11:</i> Persons aged 45 and over who have never worked full-time, are working part-time and intend to retire from the labour force	*4.8	*4.7	*3.2	*1.9	*3.2	*0.5	*0.3	*0.1	18.5
<i>Population 12:</i> Persons aged 45 and over who intend to retire from full-time work and continue to work part-time	49.7	46.7	42.7	18.3	20.8	4.5	2.6	5.3	190.6
<i>Population 13:</i> Persons aged 45 and over who have never worked full-time, are working part-time and intend to continue working part-time	*1.5	*0.0	*1.2	*0.3	*0.4	*0.3	*0.0	*0.0	*3.6

18. STATE OR TERRITORY OF USUAL RESIDENCE, NOVEMBER 1997—continued

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
	— '000 —								
PERSONS									
<i>Population 1:</i> Persons aged 45 and over	2,085.9	1,520.3	1,074.5	515.2	548.9	159.7	34.0	83.4	6,022.0
<i>Population 2:</i> Persons aged 45 and over who had retired from full-time work	1,103.4	851.4	558.4	289.7	280.1	88.7	8.1	35.6	3,215.4
<i>Population 3:</i> Persons aged 45 and over who had retired from full-time work aged 45 or more	732.7	548.8	348.1	185.4	179.3	55.3	5.8	24.1	2,079.5
<i>Population 4:</i> Persons aged 45 and over who had retired from full-time work less than 4 years ago aged 45 or more	131.8	100.1	74.5	33.8	37.1	8.4	*1.7	7.3	394.7
<i>Population 5:</i> Persons aged 45 and over who had retired from the labour force	1,106.2	802.1	539.9	285.3	261.7	88.3	8.7	31.7	3,123.9
<i>Population 6:</i> Persons aged 45 and over who had never worked full-time and had retired from part-time work	22.5	20.1	10.6	7.9	7.0	3.6	*0.6	*0.7	73.0
<i>Population 7:</i> Persons aged 45 and over who had retired from full-time work and are working part-time	171.1	135.0	83.9	38.9	55.1	12.8	*1.9	7.0	505.8
<i>Population 8:</i> Persons aged 45 and over who intend to retire from full-time work	689.1	526.8	397.7	172.0	207.2	50.7	20.6	40.0	2,103.9
<i>Population 9:</i> Persons aged 45 and over who did not intend to retire from full-time work	105.6	47.9	44.5	15.0	18.0	6.5	2.6	4.2	244.3
<i>Population 10:</i> Persons aged 45 and over who intend to retire from the labour force	517.5	366.3	280.0	124.3	140.3	37.7	13.1	23.9	1,503.0
<i>Population 11:</i> Persons aged 45 and over who have never worked full-time, are working part-time and intend to retire from the labour force	*4.8	*4.7	*3.2	*1.9	*3.2	*0.5	*0.3	*0.1	18.5
<i>Population 12:</i> Persons aged 45 and over who intend to retire from full-time work and continue to work part-time	171.6	160.5	117.6	47.7	66.8	13.1	7.5	16.1	600.9
<i>Population 13:</i> Persons aged 45 and over who have never worked full-time, are working part-time and intend to continue working part-time	*2.0	*0.4	*1.2	*0.8	*0.4	*0.3	*0.0	*0.1	*5.1

EXPLANATORY NOTES

INTRODUCTION

1 This survey was conducted as a supplement to the Labour Force Survey (LFS). Respondents to the LFS who fell within the scope of the supplementary survey were asked further questions.

2 For further information about the LFS, see *Labour Force, Australia* (Cat. no. 6203.0). This publication contains information about survey design, sample redesign, scope, coverage and population benchmarks relevant to the LFS, which also apply to supplementary surveys. It also contains definitions of demographic and labour force characteristics, and information about telephone interviewing which are relevant to both the LFS and supplementary surveys.

SCOPE

3 In addition to those already excluded from the monthly LFS, students at boarding schools, patients in hospitals, residents of homes (e.g. retirement homes, homes for the handicapped), and inmates of prisons are further excluded from all supplementary surveys.

4 This survey was restricted to persons aged 45 and over.

5 Also out of scope were some 21,500 persons aged 45 and over living in remote and sparsely settled parts of Australia. The exclusion of these persons has only a minor impact on aggregate estimates for individual States and Territories.

COVERAGE

6 The estimates in this publication relate to persons covered by the survey in November 1997. In the LFS, 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 in the survey. See *Labour Force, Australia* (Cat. no 6203.0).

RELIABILITY OF THE ESTIMATES

7 Estimates in this publication are subject to sampling and non-sampling errors:

- Sampling error is the difference between the published estimate and the value that would have been produced if all dwellings had been included in the survey. For further information on sampling error, refer to Technical Notes.
- Non-sampling errors are inaccuracies that occur because of imperfections in reporting by respondents and interviewers, and errors made in coding and processing data. These inaccuracies 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 processing procedures.

SEASONAL FACTORS

8 The estimates are based on information collected in the survey month and, due to seasonal factors, may not be representative of other months of the year.

CHANGES IN
CLASSIFICATIONS

9 From August 1996, occupation data are classified according to the second edition of the Australian Standard Classification of Occupations (ASCO). For more detailed information see the *Information Paper: ASCO — Australian Standard Classifications of Occupations* (Cat. no. 1221.0). A concordance between the new and the old versions of ASCO is not yet available.

COMPARABILITY OF TIME
SERIES

10 Revisions are made to population benchmarks for the LFS after each five-yearly Census of Population and Housing. The last such revision was made in February 1994 to take account of the results of the 1991 Census of Population and Housing. Estimates from supplementary surveys conducted after February 1994 are therefore based on revised population benchmarks.

11 From May 1980 to November 1992, this survey was conducted on all dwellings selected in the LFS. In November 1994, this was restricted to a seven-eighths sample. In November 1997, this was further restricted to six-eighths. As a result, the standard errors for this survey differ from those applicable to previous surveys.

12 From November 1994, persons who were permanently unable to work were included in the scope of the survey.

COMPARABILITY WITH
MONTHLY LABOUR FORCE
SURVEY STATISTICS

13 Due to differences in the scope and sample size of this supplementary survey and that of the LFS, the estimation procedure may lead to some small variations between labour force estimates from this survey and those from the LFS.

PREVIOUS SURVEYS

14 Results of similar surveys, conducted in November 1986, November 1989, October 1992 and November 1994 were published in *Retirement and Retirement Intentions, Australia* (Cat no. 6238.0), or in the standard data service *Retirement and Retirement Intentions, Australia* (Cat no. 6238.0.40.001).

NEXT SURVEY

15 The ABS plans to conduct this survey again in November 2000.

GENERAL
ACKNOWLEDGMENT

16 ABS surveys draw extensively on information provided by individuals, businesses, governments and other organisations. Their continued cooperation is very much appreciated: without it, the wide range of statistics published by the ABS would not be available. Information received by the ABS is treated in strict confidence as required by the *Census and Statistics Act 1905*.

RELATED PUBLICATIONS

17 Other publications which may be of interest include:

- *Labour Force, Australia* (Cat. no. 6203.0) — issued monthly
- *Successful and Unsuccessful Job Search Experience, Australia* (Cat. no. 6245.0) — issued two yearly
- *Labour Mobility, Australia* (Cat. no. 6209.0) — issued two yearly
- *Labour Force Experience, Australia* (Cat. no. 6206.0) — issued two yearly
- *Persons Not in the Labour Force, Australia* (Cat. no. 6220.0) — issued annually
- *Superannuation, Australia* (Cat. no. 6319.0) — issued irregularly
- *Underemployed Workers, Australia* (Cat. no. 6265.0) — issued annually

18 Current publications produced by the ABS are listed in the *Catalogue of Publications and Products* (Cat. no. 1101.0). The ABS also issues, on Tuesdays and Fridays, a *Release Advice* (Cat. no. 1105.0) which lists publications to be released in the next few days. The Catalogue and Release Advice are available from any ABS office or from the ABS Information Service on the World Wide Web, <http://www.abs.gov.au>.

APPENDIX: POPULATION AND DATA ITEMS LIST

POPULATIONS

POPULATION 1 Persons aged 45 and over.

Retired from full-time work

POPULATION 2 Persons aged 45 and over who had retired from full-time work.

POPULATION 3 Persons aged 45 and over who had retired from full-time work aged 45 or more.

POPULATION 4 Persons aged 45 and over who had retired from full-time work less than 4 years ago aged 45 or more.

Retired from the labour force

POPULATION 5 Persons aged 45 and over who had retired from the labour force.

POPULATION 6 Persons aged 45 and over who had never worked full-time and had retired from part-time work.

Partial retirement

POPULATION 7 Persons aged 45 and over who had retired from full-time work and were working part-time.

Intentions to retire from full-time work

POPULATION 8 Persons aged 45 and over who intend to retire from full-time work.

POPULATION 9 Persons aged 45 and over who did not intend to retire from full-time work.

Intentions to retire from the labour force

POPULATION 10 Persons aged 45 and over who intend to retire from the labour force.

POPULATION 11 Persons aged 45 and over who have never worked full-time, and are working part-time and intend to retire from the labour force.

Intentions to retire partially

POPULATION 12 Persons aged 45 and over who intend to retire from full-time work and continue to work part-time.

POPULATION 13 Persons aged 45 and over who have never worked full-time, and are working part-time and intend to continue to work part-time.

DATA ITEM	POPULATIONS
1 STATE OF USUAL RESIDENCE	ALL
New South Wales	
Victoria	
Queensland	
South Australia	
Western Australia	
Tasmania	
Northern Territory	
Australian Capital Territory	
2 AREA OF USUAL RESIDENCE	ALL
Capital City	
Balance of State/Territory	
3 REGION OF USUAL RESIDENCE	ALL
Standard labour force dissemination regions	
4 SEX	ALL
Male	
Female	
5 MARITAL STATUS	ALL
Married	
Not married	
6A RELATIONSHIP IN HOUSEHOLD (1)	ALL
Family member	
Husband or wife	
With dependants	
Without dependants	
Lone parent	
With dependants	
Without dependants	
Dependent student	
Non-dependent child	
Other family person	
Non-family member	
Lone person	
Not living alone	
Not determined	
6B RELATIONSHIP IN HOUSEHOLD (2)	ALL
Family member	
Husband or wife	
With children under 15	
Without children under 15	
Lone parent	
With children under 15	
With dependent students but without children under 15	
Without dependants	
Dependent student	
Non-dependent child	
Other family person	
Non-family member	
Lone person	
Not living alone	
Not determined	

DATA ITEM	POPULATIONS
7A BIRTHPLACE AND PERIOD OF ARRIVAL	ALL
Born in Australia	
Born outside Australia	
Arrived before 1971	
Arrived 1971–1980	
Arrived 1981–1990	
Arrived 1991 to survey date	
7B BIRTHPLACE (1)	ALL
Born in Australia	
Born outside Australia	
Born in main English speaking countries	
Born in other countries	
7C BIRTHPLACE (2)	ALL
Born in Australia	
Born outside Australia	
Oceania	
New Zealand	
Europe and the former USSR	
Germany	
Greece	
Italy	
Netherlands	
United Kingdom and Ireland	
Former Yugoslav Republics	
The Middle East and North Africa	
Lebanon	
Southeast Asia	
Malaysia	
Philippines	
Viet Nam	
Northeast Asia	
China(a)	
Southern Asia	
The Americas	
Africa	
(a) Includes Hong Kong SAR.	
8 AGE AT NOVEMBER 1997	ALL
45–49 years	
50–54 years	
55–59 years	
60–64 years	
65–69 years	
70 years and over	
9A RETIREMENT SUMMARY VARIABLE – RETIREMENT FROM FULL-TIME WORK	1
Had retired from full-time work	
Intend to retire from full-time work	
Did not intend to retire from full-time work	
Had never worked full-time and did not intend to work full-time	
Not determined	

DATA ITEM	POPULATIONS
9B RETIREMENT SUMMARY VARIABLE	1
Working full-time	
Intend to retire from full-time work	
Intend to work part-time	
Intend to leave the labour force	
Did not intend to retire from full-time work	
Retired from full-time work	
Working part-time	
Have left the labour force	
Never worked full-time	
Working part-time	
Intend to leave the labour force	
Did not intend to retire from part-time work	
Undecided about retirement	
Had retired from part-time work	
Never worked and do not intend to work	
Not determined	
10 AGE AT RETIREMENT FROM FULL-TIME WORK	2-5, 7
Less than 45 years	
45-49 years	
50-54 years	
55-59 years	
60-64 years	
65-69 years	
70 years and over	
Never worked full-time	
11 AGE AT RETIREMENT FROM THE LABOUR FORCE	5, 6
Less than 45 years	
45-49 years	
50-54 years	
55-59 years	
60-64 years	
65-69 years	
70 years and over	
12 LABOUR FORCE STATUS AND HOURS WORKED	1
In the labour force	
Working	
Full-time	
Part-time	
Worked less than 1 hour in the reference week	
Part-time but worked full-time hours in the reference week	
Looking for work	
Looking for full-time work	
Looking for part-time work	
Not in the labour force	

DATA ITEM	POPULATIONS
13 REASON FOR CEASING LAST FULL-TIME JOB	2-5, 7
Job loser	
Retrenched	
Technological advancements/nature of the job changed	
Temporary, seasonal or holiday job	
Own ill health or injury	
Business closed down for economic reasons	
Job leaver	
Unsatisfactory work arrangements/pay/hours	
Reached appropriate age for retirement/too old	
Reached compulsory retirement age (in that job)	
Wanted to work part-time, full-time work too stressful	
Early retirement package/eligible for superannuation or service pension	
To pursue leisure activities	
To give others a chance	
To get married	
Pregnancy/to have children	
To coincide with partner's retirement	
To look after family, house or someone else	
To have holiday/move house/spouse transferred	
Business closed down or sold for other than economic reasons	
Other	
Never worked full-time	
14 WHETHER REACHED COMPULSORY RETIREMENT AGE IN LAST FULL-TIME JOB	2-5, 7
Reason for leaving last job was –	
Too old, reached compulsory retirement age (in that job)	
Had reached compulsory retirement age (in that job)	
Would liked to have continued to work	
Would not liked to have continued to work	
Had not reached compulsory retirement age (in that job)	
Other reason for leaving last job	
Not applicable	
Never worked full-time	

DATA ITEM	POPULATIONS
15 STATUS IN EMPLOYMENT IN LAST FULL-TIME JOB	2-5, 7
Last full-time job less than 20 years ago	
Employee	
Own account worker	
Employer	
Contributing family worker	
Last full-time job 20 or more years ago	
Never worked full-time	
16 OCCUPATION OF LAST FULL-TIME JOB	2-5, 7
Last full-time job less than 20 years ago	
Managers and administrators	
Professionals	
Associate professionals	
Tradespersons and related workers	
Advanced clerical and service workers	
Intermediate clerical, sales and service workers	
Intermediate production and transport workers	
Elementary clerical, sales and service workers	
Labourers and related workers	
Last full-time job 20 or more years ago	
Never worked full-time	
17 INDUSTRY OF LAST FULL-TIME JOB	2-5, 7
Last full-time job less than 20 years ago	
Agriculture, forestry and fishing	
Mining	
Manufacturing	
Electricity, gas and water supply	
Construction	
Wholesale trade	
Retail trade	
Accommodation, cafes and restaurants	
Transport and storage	
Communication services	
Finance and insurance	
Property and business services	
Government administration and defence	
Education	
Health and community services	
Cultural and recreation services	
Personal and other services	
Last full-time job 20 or more years ago	
Never worked full-time	

DATA ITEM	POPULATIONS
18 RETIREMENT SCHEME MEMBERSHIP AT RETIREMENT FROM FULL-TIME JOB	3-4
Belonged to a retirement scheme	
Had superannuation cover	
In last full-time job	
In some other job	
Had life assurance or other scheme	
Did not belong to a retirement scheme	
20A RETIREMENT SCHEME MEMBERSHIP AT NOVEMBER 1997	8-10, 12
Belonged to a retirement scheme	
Had superannuation cover	
In current job	
In some previous job	
Had life assurance or other scheme	
Did not belong to a retirement scheme	
Monthly income \$450 or less	
Monthly income greater than \$450	
20B RETIREMENT SCHEME MEMBERSHIP AT NOVEMBER 1997	11, 13
Belonged to a retirement scheme	
Had superannuation cover	
Had life assurance or other scheme	
Did not belong to a retirement scheme	
Monthly income \$450 or less	
Monthly income greater than \$450	
No superannuation or life assurance	
20C RETIREMENT SCHEME MEMBERSHIP AT NOVEMBER 1997	7
Belonged to a retirement scheme	
Had superannuation cover	
Had life assurance or other scheme	
Did not belong to a retirement scheme	
Monthly income \$450 or less	
Monthly income greater than \$450	
21 TIME IN MAIN RETIREMENT SCHEME AT RETIREMENT FROM FULL-TIME WORK (YEARS)	3-4
Belonged to a retirement scheme	
Under 1	
1 and under 5	
5 and under 10	
10 and under 15	
15 and under 20	
20 and under 30	
30 and over	
Did not know number of years	
Did not belong to a retirement scheme	

DATA ITEM	POPULATIONS
23 TIME IN MAIN RETIREMENT SCHEME AT NOVEMBER 1997 (YEARS)	7-13
Belonged to a retirement scheme	
Under 1	
1 and under 5	
5 and under 10	
10 and under 15	
15 and under 20	
20 and under 30	
30 and over	
Did not belong to a retirement scheme	
Never intended to retire from full-time work	
24 PREVIOUS RETIREMENT SCHEME MEMBERSHIP	3-4
Did not belong to a retirement scheme at retirement from full-time job	
Previous member of a retirement scheme	
Not previously a member of a retirement scheme	
Belonged to a retirement scheme at retirement from full-time job	
25 PREVIOUS RETIREMENT SCHEME MEMBERSHIP AT NOVEMBER 1997	8-10
Did not belong to a retirement scheme at November 1997	
Previous member of a retirement scheme	
Not previously a member of a retirement scheme	
Belonged to a retirement scheme at November 1997	
26 TIME IN PREVIOUS RETIREMENT SCHEME (YEARS)	3-4, 8-10
Previously covered	
Under 1	
1 and under 5	
5 and under 10	
10 and under 15	
15 and under 20	
20 and under 30	
30 and over	
Did not know number of years	
Did not belong to a retirement scheme in previous job, but did have retirement scheme	
Did not belong to a retirement scheme	

DATA ITEM	POPULATIONS
27 TYPE OF PAYMENT FROM RETIREMENT SCHEME	3-4
Belonged to a retirement scheme	
Lump sum and regular payments	
Regular payments only	
Regular payments, don't know about lump sum	
Lump sum only	
No regular payments nor lump sum	
Don't know about regular payments, did/will receive lump sum	
Don't know about regular payments, did/will not receive lump sum	
Don't know about either regular payments or lump sum	
Did not belong to a retirement scheme	
28 DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME	3-4
Belonged to a retirement scheme	
Received a lump sum payment	
Rolled it over/invested it in an approved deposit fund, deferred annuity or other superannuation scheme	
Purchased an immediate annuity	
Invested the money elsewhere/bank/personal savings	
Paid off home/paid for home improvements/bought new home	
Bought or paid off car/vehicle	
Cleared other outstanding debts	
Paid for a holiday	
Assisted family members	
Undecided	
Other	
Did not receive a lump sum payment	
Did not know whether lump sum payment received	
Did not belong to a retirement scheme	

DATA ITEM	POPULATIONS
29 AMOUNT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME (\$)	4
Belonged to a retirement scheme	
Received a lump sum payment within the last 4 years	
Less than 10,000	
10,000 and under 20,000	
20,000 and under 40,000	
40,000 and under 60,000	
60,000 and under 80,000	
80,000 and under 100,000	
100,000 and under 150,000	
150,000 and under 200,000	
200,000 and under 250,000	
250,000 and over	
Did not know amount received	
Not stated	
Received a lump sum but not within the last 4 years	
Did not receive a lump sum payment	
Did not know about lump sum payment	
Did not belong to a retirement scheme	
30 ALL SOURCES OF INCOME AT RETIREMENT FROM FULL-TIME WORK	3-4
Pension/annuity purchased with superannuation payment	
Pension/annuity purchased with money other than superannuation payment	
Age/service/widow's/war widow's pension	
Unemployment benefits	
Disability support/war disability or sickness allowance	
Wife's/carer's/special or other benefit	
Business/property/investments	
Savings/sale of assets	
Part-time work	
Someone else's income	
Accumulated leave/compensation	
Other	
31 MAIN SOURCE OF INCOME AT RETIREMENT FROM FULL-TIME WORK	3-4
Pension/annuity purchased with superannuation payment	
Pension/annuity purchased with money other than superannuation payment	
Age/service/widow's/war widow's pension	
Unemployment benefits	
Disability support/war disability or sickness allowance	
Wife's/carer's/special or other benefit	
Business/property/investments	
Savings/sale of assets	
Part-time work	
Someone else's income	
Accumulated leave/compensation	
Other	

DATA ITEM	POPULATIONS
32 ALL SOURCES OF INCOME AT NOVEMBER 1997	3-4
Pension/annuity purchased with superannuation payment	
Pension/annuity purchased with money other than superannuation payment	
Age/service/widow's/war widow's pension	
Unemployment benefits	
Disability support/war disability or sickness allowance	
Wife's/carer's/special or other benefit	
Business/property/investments	
Savings/sale of assets	
Part-time work	
Someone else's income	
Accumulated leave/compensation	
Other	
33 MAIN SOURCE OF INCOME AT NOVEMBER 1997	3-4
Pension/annuity purchased with superannuation payment	
Pension/annuity purchased with money other than superannuation payment	
Age/service/widow's/war widow's pension	
Unemployment benefits	
Disability support/war disability or sickness allowance	
Wife's/carer's/special or other benefit	
Business/property/investments	
Savings/sale of assets	
Part-time work	
Someone else's income	
Accumulated leave/compensation	
Other	
34 WHETHER CHANGED MAIN SOURCE OF INCOME SINCE RETIREMENT FROM FULL-TIME WORK	3-4
Had changed main source of income	
Had not changed main source of income	
35 TIME SINCE RETIREMENT FROM FULL-TIME WORK (YEARS)	2-5, 7
Less than 2	
2 and less than 5	
5 or more	
5 and less than 10	
10 and less than 15	
15 and less than 20	
20 or more	

DATA ITEM	POPULATIONS
36 TIME SINCE RETIREMENT FROM THE LABOUR FORCE (YEARS)	5, 6
Less than 2	
2 and less than 5	
5 and less than 10	
10 and less than 15	
15 and less than 20	
20 or more	
37 STATUS IN EMPLOYMENT	1, 7-13
Working	
Employee	
Own account worker	
Employer	
Contributing family worker	
Looking for work	
38 OCCUPATION (CURRENT)	1, 7-13
Working	
Managers and administrators	
Professionals	
Associate professionals	
Tradespersons and related workers	
Advanced clerical and service workers	
Intermediate clerical, sales and service workers	
Intermediate production and transport workers	
Elementary clerical, sales and service workers	
Labourers and related workers	
Looking for work	
39 INDUSTRY (CURRENT)	1, 7-13
Working	
Agriculture, forestry and fishing	
Mining	
Manufacturing	
Electricity, gas and water supply	
Construction	
Wholesale trade	
Retail trade	
Accommodation, cafes and restaurants	
Transport and storage	
Communication services	
Finance and insurance	
Property and business services	
Government administration and defence	
Education	
Health and community services	
Cultural and recreation services	
Personal and other services	
Looking for work	

DATA ITEM	POPULATIONS
40 AGE INTENDS TO RETIRE FROM FULL-TIME WORK (YEARS)	8, 10, 12
45-49	
50-54	
55-59	
60-64	
65-69	
70 and over	
Don't know	
41 AGE INTENDS TO RETIRE FROM THE LABOUR FORCE (YEARS)	10-11
45-49	
50-54	
55-59	
60-64	
65-69	
70 and over	
Don't know	
42 EXPECTED TIME UNTIL RETIREMENT FROM FULL-TIME WORK (YEARS)	8, 10, 12
Less than 2	
2 and less than 5	
5 and less than 10	
10 and less than 15	
15 and less than 20	
20 or more	
Did not know	
Never intended to retire	
43 EXPECTED TIME UNTIL RETIREMENT FROM THE LABOUR FORCE (YEARS)	10, 11
Less than 2	
2 and less than 5	
5 and less than 10	
10 and less than 15	
15 and less than 20	
20 or more	
Did not know	
Never intended to retire	
44 ALL EXPECTED SOURCES OF INCOME AT RETIREMENT FROM FULL-TIME WORK	8, 10, 12
Pension/annuity purchased with superannuation payment	
Pension/annuity purchased with money other than superannuation payment	
Age/service/widow's/war widow's pension	
Unemployment benefits	
Disability support/war disability or sickness allowance	
Wife's/carer's/special or other benefit	
Business/property/investments	
Savings/sale of assets	
Part-time work	
Someone else's income	
Accumulated leave/compensation	
Other	

DATA ITEM	POPULATIONS
45 EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT FROM FULL-TIME WORK	8, 10, 12
Pension/annuity purchased with superannuation payment	
Pension/annuity purchased with money other than superannuation payment	
Age/service/widow's/war widow's pension	
Unemployment benefits	
Disability support/war disability or sickness allowance	
Wife's/carer's/special or other benefit	
Business/property/investments	
Savings/sale of assets	
Part-time work	
Someone else's income	
Accumulated leave/compensation	
Other	

DATA ITEM	POPULATIONS
46 WHETHER INTEND TO WORK PART-TIME AFTER RETIREMENT FROM FULL-TIME WORK	8, 10, 12
Intend to work part-time after retirement	
Did not intend to work part-time after retirement	
Did not know	

TECHNICAL NOTES

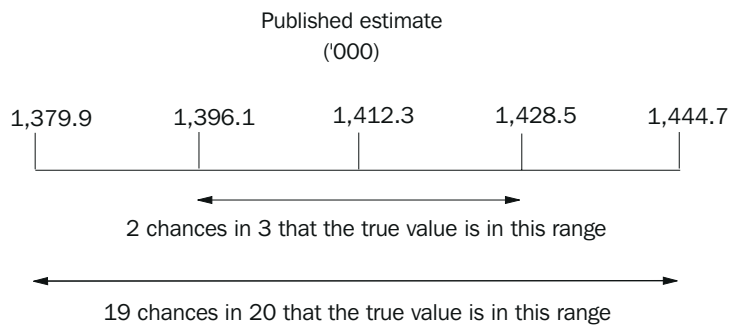
INTRODUCTION

1 Since the estimates in this publication are based on information obtained from occupants of a sample of dwellings, they are subject to sampling variability, that is, they may differ from those estimates 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 (SE), 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 SE from the number that would have been obtained if all dwellings had been included, and about 19 chances in 20 that the difference will be less than two SEs. Another measure of the likely difference is the relative standard error (RSE), which is obtained by expressing the SE as a percentage of the estimate.

2 Standard errors for general application are given in table T1. 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 SE of a particular estimate but they will provide an indication of its magnitude.

CALCULATION OF STANDARD ERROR

3 An example of the calculation and the use of SE in relation to estimates of persons is as follows. Table 1 shows the estimated number of males aged 45 and over who intend to retire from full-time work to be 1,412,300. Since this estimate is between 1,000,000 and 2,000,000, T1 shows that the SE for Australia will lie between 14,400 and 18,650 and can be approximated by interpolation as 16,200 (rounded to the nearest 100). Therefore, there are about two chances in three that the value that would have been produced if all dwellings had been included in the survey will fall in the range 1,396,100 to 1,428,500 and about 19 chances in 20 that the value will fall within the range 1,379,900 to 1,444,700. This example is illustrated in the diagram below.



4 As can be seen from the SE table, the smaller the estimate, the higher is the RSE. Very small estimates are thus subject to such high SEs (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. In these tables, only estimates with RSEs less than 25% are considered sufficiently reliable for most purposes. However, estimates with larger RSEs have been included and are preceded by an asterisk (e.g. *3.4) to indicate they are subject to high SEs and should be used with caution.

PROPORTIONS AND PERCENTAGES

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 RSE of a proportion is given below:

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

8 Considering the example from the previous page, of the 1,412,300 males aged 45 and over who intended to retire from full-time work, 96,400 or 6.8% did not belong to a superannuation scheme. The SE of 96,400 is approximately 5,600 so the RSE is 5.8%. The RSE for 1,412,300 is 1.1%. Applying the above formula, the RSE of the proportion is $\sqrt{(5.8)^2 - (1.1)^2}$ or 5.7%, giving a SE for the proportion (6.8%) of 0.4 percentage points. Therefore, there are about two chances in three that the proportion of males aged 45 and over who intended to retire from full-time work and did not belong to a superannuation scheme is between 6.4% and 7.2% and 19 chances in 20 that the proportion is within the range 6.0% to 7.6%.

DIFFERENCE

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 SEs and the relationship (correlation) between them. An approximate SE of the difference between two estimates (x-y) may be calculated by the following formula:

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

10 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.

NON-SAMPLING ERROR

11 The imprecision due to sampling variability, which is measured by the SE, 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.

T1 STANDARD ERRORS OF ESTIMATES

Size of estimate (Persons)	NSW no.	Vic. no.	QLD no.	SA no.	WA no.	Tas. no.	NT no.	ACT no.	Aust.	RSE
									no.	%
100	..	..	..	..	..	110	140	100	..	..
200	..	..	..	210	230	160	190	130	230	115.0
300	..	350	300	260	280	200	230	160	290	96.7
500	520	460	390	330	360	250	280	210	390	78.0
700	620	550	470	390	430	300	330	240	480	68.6
1 000	740	660	560	460	510	350	390	280	580	58.0
1 500	900	810	680	560	610	430	470	340	720	48.0
2 000	1 040	940	780	640	700	480	530	380	850	42.5
2 500	1 160	1 050	870	710	780	530	590	420	950	38.0
3 000	1 260	1 140	950	780	840	580	640	450	1 050	35.0
3 500	1 360	1 230	1 020	830	900	610	690	480	1 140	32.6
4 000	1 450	1 310	1 080	880	960	650	730	510	1 220	30.5
5 000	1 600	1 450	1 200	1 000	1 050	700	800	550	1 350	27.0
7 000	1 900	1 700	1 400	1 150	1 250	800	950	650	1 600	22.9
10 000	2 200	2 000	1 650	1 300	1 450	900	1 100	750	1 950	19.5
15 000	2 650	2 400	1 950	1 550	1 700	1 050	1 350	850	2 350	15.7
20 000	3 000	2 750	2 250	1 750	1 950	1 150	1 550	1 000	2 700	13.5
30 000	3 600	3 250	2 650	2 100	2 300	1 350	1 850	1 150	3 250	10.8
40 000	4 050	3 700	3 000	2 350	2 550	1 450	2 150	1 250	3 750	9.4
50 000	4 450	4 050	3 300	2 550	2 800	1 550	2 350	1 400	4 150	8.3
100 000	5 900	5 350	4 350	3 350	3 700	1 900	3 250	1 750	5 650	5.7
150 000	6 950	6 300	5 100	3 900	4 300	2 050	3 950	2 050	6 700	4.5
200 000	7 750	7 050	5 700	4 350	4 800	2 200	4 550	2 250	7 600	3.8
300 000	9 050	8 200	6 650	5 050	5 600	2 400	..	2 600	8 950	3.0
500 000	10 950	9 900	8 050	6 000	6 750	2 650	..	..	11 000	2.2
1 000 000	14 050	12 650	10 300	7 600	8 600	..	..	..	14 400	1.4
2 000 000	17 850	16 000	13 100	9 500	10 900	..	..	..	18 650	0.9
5 000 000	24 050	21 400	17 700	..	..	..	..	..	25 750	0.5
10 000 000	..	..	..	..	..	..	..	..	32 400	0.3

GLOSSARY

Dependants	All family members under 15 years of age; all family members aged 15-19 attending school or aged 15-24 attending a tertiary educational institution full-time (except those classified as husbands, wives or lone parents).
Family	Two or more related persons (relationship includes relationships by blood, marriage or adoption) usually resident in the same household at the time of the survey. A family comprises a married couple or a family head, together with any persons having any of the following relationships with them: <ul style="list-style-type: none">■ sons or daughters of any age, if not married and with no children of their own present;■ other relatives if not accompanied by a spouse, sons or daughters, or parents of their own; or■ any children under 15 years of age who did not have a parent present.
Full-time work	When asked details about whether they had ceased or were intending to cease full-time work, the individual's perception of 'full-time work' was accepted. This included persons who were looking for full-time work in the reference week.
Intend to retire from full-time work	Those persons who indicated that they intend to give up working or looking for full-time work.
Intend to retire from the labour force	Those persons who indicated that they intend to give up all labour force activity, that is working or looking for work.
Industry	All occurrences of industry in this publication refer to Division, as classified by the <i>Australian and New Zealand Standard Industrial Classification (ANZSIC), 1993</i> (Cat. no. 1292.0).
Job leaver	Persons who left their last full-time job <i>voluntarily</i> , that is, because of unsatisfactory work arrangements/pay/hours; the job was seasonal, temporary or a holiday job and they left to return to studies; their last job was running their own business and they closed down or sold that business for reasons other than financial difficulties; or any other reason.
Job loser	Persons who left their last full-time job <i>involuntarily</i> , that is, they were laid off or retrenched from that job; they left that job because of their own ill health or injury; the job was temporary, seasonal or a holiday job and they did not leave to return to studies; or their last job was running their own business and the business closed down because of financial difficulties.

Life assurance policy/scheme	A life assurance scheme is any endowment policy covering the life of a person which matures when a person reaches a nominated age. Only persons who indicated that they were not members of a superannuation scheme and whose employers did not make superannuation contributions on their behalf, were asked whether they had a life assurance policy or other retirement scheme.
Main English speaking countries	Comprises Canada, Ireland, New Zealand, South Africa, the United Kingdom and the United States of America.
Not in the labour force	Persons who were not in the category employed or unemployed, as defined in <i>Labour Force, Australia</i> (Cat. no. 6203.0). They include persons who were keeping house (unpaid), retired, voluntarily inactive, permanently unable to work, persons in institutions (hospitals, goals, sanitariums, etc.), trainee teachers, members of contemplative religious orders, and persons whose only activity during the reference week was jury service or unpaid voluntary work for a charitable organisation.
Occupation	All occurrences of occupation in this publication refer to Major Group, as classified by the Australian Standard Classification of Occupations (ASCO) second edition (1996). See <i>Information Paper: ASCO — Australian Standard Classification of Occupations</i> (Cat. no. 1221.0).
Part-time work	Persons who usually worked, or were looking for work of 10-34 hours per week and who did so during the reference week.
Partial retirement	Persons who had retired from full-time work or looking for full-time work, and were working or looking for part-time work.
Retired from the labour force	Persons who had retired from work or looking for work of more than 10 hours per week, and did not intend to work at any time in the future. These persons are considered fully retired. Persons that have never worked more than 10 hours per week were also treated as fully retired.
Retired from full-time work	Persons who had had a full-time job at some time and who had ceased full-time labour force activity (i.e. were not working full-time, were not looking for full-time work and did not intend to work full-time at any time in the future). Unpaid voluntary work was not considered full-time work.
Retired from part-time work	Persons who had ceased part-time labour force activity, that is, working or looking for work of 10-34 hours per week, and who did not intend to work or look for work of 10-34 hours per week at any time in the future.
Retirement scheme	Includes superannuation schemes, life assurance policies or similar schemes that provide financial benefit when a person leaves work.

Superannuation scheme	Any fund, association or organisation set up for the purpose of providing financial cover for members when they retire from work. For this survey, superannuation schemes were included if the respondent indicated they were members or their current or previous employer/business made contributions to such a scheme on their behalf.
Working full-time	Persons who were currently working or looking for work of 35 hours or more per week.
Working part-time	Persons who were currently working or looking for work of 10-34 hours per week.

SUPPLEMENTARY SURVEYS

The supplementary and special surveys collect data on particular aspects of the labour force. The following is a historical list of supplementary and special labour force surveys. The data are available in publication form, by subscription or on request. It may be possible to order unpublished data on the following supplementary and special surveys by contacting the ABS.

TITLE	CATALOGUE NUMBER
■ Career Experience. Irregular. Latest issue November 1996	6254.0
■ Career Paths of Persons with Trade Qualifications. Irregular. Latest issue 1993	6243.0
■ Child Care. Irregular. Latest issue March 1996	4402.0
■ Employment Benefits. Discontinued. Latest issue August 1994	6334.0.40.001
■ Job Search Experience of Unemployed Persons. Annual. Latest issue July 1997	6222.0
■ Labour Force Experience. Two-yearly. Latest issue February 1997	6206.0
■ Labour Force Status and Educational Attainment. Final issue February 1994	6235.0
■ Labour Force Status and Other Characteristics of Families. Annual. Latest issue June 1997	6224.0
■ Labour Force Status and Other Characteristics of Migrants. Irregular. Latest issue November 1996	6250.0
■ Labour Mobility. Two-yearly. Latest issue February 1996	6209.0
■ Multiple Jobholding. Irregular. Latest issue August 1997	6216.0
■ Participation in Education. Annual. Latest issue September 1996	6272.0
■ Persons Employed at Home. Irregular. Latest issue September 1995	6275.0
■ Persons Not in the Labour Force. Annual. Latest issue September 1997	6220.0
■ Persons Who had Re-entered the Labour Force. Discontinued. Latest issue July 1995	6264.0.40.001
■ Persons Who Have Left the Labour Force. Discontinued. Latest issue September 1994	6267.0.40.001
■ Retirement and Retirement Intentions. Irregular. Latest issue November 1997	6238.0
■ Successful and Unsuccessful Job Search Experience. Two-yearly. Latest issue July 1996	6245.0
■ Superannuation. Irregular. Latest issue November 1995	6319.0
■ Trade Union Members. Two-yearly. Latest issue August 1996	6325.0
■ Training and Education Experience. Irregular. Latest issue 1993	6278.0
■ Transition from Education to Work. Annual. Latest issue May 1997	6227.0
■ Underemployed Workers. Annual. Latest issue September 1997	6265.0
■ Weekly Earnings of Employees (Distribution). Annual. Latest issue August 1997	6310.0
■ Working Arrangements. Irregular. Latest issue August 1997	6342.0

FORTHCOMING SUPPLEMENTARY SURVEYS

<i>Topic</i>	<i>Survey month</i>	<i>Release</i>
Retrenchment and Redundancy	July 1997	July 1998
Labour Mobility	February 1998	July 1998
Job Search Experience of Unemployed Persons	July 1998	December 1998
Successful and Unsuccessful Job Search Experience	July 1998	January 1999

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