



RETIREMENT AND RETIREMENT INTENTIONS, AUSTRALIA, NOVEMBER 1986 SUMMARY (Previously : Persons Retired From Full-Time Work, Australia, Preliminary)

- PHONE INQUIRIES • *about these statistics*—contact Ms Sandra Martyn on Canberra (062) 52 6503 or any ABS State office.
• *about other statistics and ABS services*—contact **Information Services** on Canberra (062) 52 6627, 52 5402, 52 6007 or any ABS State office.
- MAIL INQUIRIES • *write to Information Services*, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any ABS State office.
- ELECTRONIC SERVICES • on VIATEL — key *656#. • on AUSSTATS — phone (062) 52 6017.
• on TELESTATS — phone (062) 52 5404.

MAIN FEATURES

In November 1986, there were an estimated 4,521,100 persons aged 45 or more. Of these, 53.0 per cent had retired from full-time work, 32.7 per cent intended to retire from full-time work, 3.5 per cent did not intend to retire, while the remaining 10.8 per cent had never had a full-time job and did not intend to work full-time.

Of the total number of males who retired from full-time work, 68.2 per cent retired at less than 65 years of age, while 34.1 per cent retired at less than 60 years. In comparison, 87.9 per cent of females who had retired, did so before they had turned 60 years of age. 39.0 per cent (571,600), of the 1,467,400 persons who had retired from full-time work at age 45 or more, belonged to a superannuation, life assurance or other retirement scheme. 59.4 per cent of these expected to receive only a lump sum payment from these retirement schemes.

Most persons (53.1 per cent) who had retired at age 45 or more stated invalid, age, supporting parent's, or widow's pension as their current main source of income, while a further 190,000 (12.9 per cent) stated war disability, repatriation, service or war widow's pension as their current main source of income.

Of the persons who intended to retire from full-time work, 50.6 per cent (747,300) owned their own home at November 1986 while a further 24.0 per cent (354,300) expected to do so by the time of their retirement.

62.5 per cent (923,800) of those who intended to retire, belonged to a superannuation, life assurance or other retirement scheme. However, only 23.1 per cent (341,500) expect their main source of income at retirement to come from the same sources.

An estimated 391,300 persons stated that they intended to retire from full-time work early. One third of these expected their main source of income at retirement to come from a superannuation scheme.

Note: Survey estimates are subject to sampling variability, as explained in paragraph 16 following.

EXPLANATORY NOTES

Introduction

The monthly Population Survey (which is described in *The Labour Force, Australia* (6203.0)) comprises the monthly labour force survey and supplementary topics. This publication contains some results of a supplementary survey run in association with the November 1986 labour force survey conducted throughout Australia. As well as including details of *Persons Retired from Full-time Work*, this publication now incorporates the topic *Persons Who Intended to Retire from Full-time Work*. This latter topic was previously covered in catalogue no. 6257.0.

2. Of the respondents to the labour force survey, those who fell within the scope of the supplementary survey were asked additional questions. Persons aged 45 and over were asked about their retirement or their intentions to retire from full-time work. Persons who had retired were asked about their age at retirement; retirement scheme coverage and type of payment derived from these schemes; housing arrangements; and main source of income at retirement. Those persons who had not yet retired were asked whether they intended to retire from full-time work, and if so, were asked about their intended age at retirement; retirement scheme coverage and type of payment expected from these schemes; current housing arrangements; expected housing arrangements at retirement; expected main source of income at retirement; and expected form of disbursement for any lump sum payment to be received at retirement.

Scope

3. The scope of this supplementary survey was the same as that used for the labour force survey (described in full in *The Labour Force, Australia* (6203.0)) except that it was restricted to persons aged 45 and over and excluded persons permanently unable to work, some patients in hospitals and sanatoria and inmates of reformatories, jails, etc.

Definitions

4. A person who had retired from full-time work was a person who had had a full-time job at sometime and who had ceased full-time labour force activity (i.e. was not

working full-time, was not looking for full-time work and did not intend to look for, or take up, full-time work at any time in the future).

5. A person who retired from full-time work early was a person who retired from full-time work at age 45 or more but before the age of 60, if female, or 65, if male.

6. A person who intended to retire from full-time work was a person who either was working full-time, was looking for full-time work, would like full-time work or intended to take up full-time work at some time and who intended to retire from full-time labour force activity.

7. A person who intended to retire from full-time work early was a person who intended to retire from full-time work at age 45 or more but before the age of 60, if female, or 65, if male. Persons who did not know at what age they intended to retire from full-time work were not classified as intending to retire from full-time work early.

8. A retirement scheme includes superannuation schemes, life assurance policies or similar schemes that provide a financial benefit when a person leaves full-time work.

9. A superannuation scheme is any fund, association or organisation set up for the purpose of providing financial cover for members when they retire from full-time work. A life assurance policy is any endowment policy covering the life of a person which matures when a person reaches a nominated age. For this survey, information was collected for those policies which would provide money for a person when he or she retires from full-time work.

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

11. Unless otherwise stated, all characteristics referenced in this publication are as at the survey week.

Results of the survey

12. Due to differences in the method of estimation used in this supplementary survey and that used in the labour force survey, there are some small variations between estimates in this publication and those in the November issue of *The Labour Force, Australia* (6203.0)

13. This publication contains only a summary of the results of the survey. A more detailed publication (catalogue no. 6238.0) will be released as soon as possible, and further information is available on request.

Discontinuities in the series

14. Estimates contained in this publication are based on a revised labour force questionnaire introduced in April 1986. Further information is contained in *The Labour Force, Australia* (6203.0) and in an information paper *Questionnaires used in the Labour Force Survey* (6232.0).

15. In the September 1983 survey, housing arrangements data for married couples were collected only on the

husband's schedule and then transferred to the wife's schedule during processing. In cases where the husband's schedule was not completed, the data could not be transferred to the wife's schedule and such cases were included in the 'not asked' category of the housing arrangements tables. In November 1986, however, housing data were collected on both the husband's and the wife's schedules.

Reliability of the estimates

16. Estimates in this publication are subject to two sources of error:

- (a) *sampling error*: since the estimates are based on information obtained from occupants of a sample of dwellings they are subject to sampling variability; that is they may differ from the figures 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*. More information about this topic will be found in *The Labour Force, Australia* (6203.0).

A table of estimated standard errors for this survey follows these notes. Estimates with a standard error of more than about 25 per cent have not been shown in this publication, as the degree of sampling variability would seriously detract from their value for most reasonable uses. Although in some cases, figures for these small components can be derived by subtraction they should not be regarded as reliable.

- (b) *non-sampling error*: inaccuracies may occur because of imperfections in reporting by interviewers and respondents and errors made in the coding and processing of 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 operating procedures.

Related publications

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

The Labour Force, Australia (6203.0)—issued monthly

Persons Who Intended to Retire from Full-Time Work, Australia, September 1984 (6258.0) — issued irregularly

Persons Not in the Labour Force, Australia, (6220.0)—issued twice yearly

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

Symbols and other usages

- * subject to sampling variability too high for most practical uses. See paragraph 16 above.
- .. not applicable

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

Electronic services

20. VIATEL. Key *656# for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

For further information phone the AUSSTATS Help Desk on (062) 52 6017.

TELESTATS. This service provides foreign trade statistics tailored to users' requirements.

Further information is available on (062) 52 5404.

IAN CASTLES
Australian Statistician

STANDARD ERRORS OF ESTIMATES

<i>Size of estimate</i>	<i>Number</i>	<i>Relative standard error (per cent)</i>	<i>Size of estimate</i>	<i>Number</i>	<i>Relative standard error (per cent)</i>
3,500	820	23.4	100,000	3,950	4.0
4,000	880	21.9	200,000	5,300	2.6
4,500	930	20.7	300,000	6,200	2.1
5,000	980	19.6	500,000	7,500	1.5
6,000	1,100	17.9	1,000,000	9,700	1.0
10,000	1,400	13.9	2,000,000	12,300	0.6
20,000	1,950	9.7	5,000,000	16,500	0.3
50,000	2,950	5.9			

TABLE 1. PERSONS AGED 45 AND OVER : SUMMARY OF CHARACTERISTICS AND WHETHER HAD RETIRED OR INTENDED TO RETIRE FROM FULL-TIME WORK, NOVEMBER 1986 (' 000)

	Whether had retired or intended to retire from full-time work				Total
	Had retired	Intended to retire	Did not intend to retire	Had never had a full-time job and did not intend to work full-time	
<i>Age at November 1986—</i>					
45-49	212.4	543.1	42.2	41.9	839.5
50-54	233.6	419.7	34.9	45.8	734.0
55-59	313.3	332.8	32.3	51.4	729.7
60-64	452.9	157.0	23.2	77.2	710.3
65-69	451.6	18.8	13.8	79.6	563.8
70 and over	731.3	5.5	13.3	193.5	943.6
<i>Marital status—</i>					
Married	1,671.7	1,205.5	124.0	282.4	3,283.7
Not-married	723.3	271.5	35.7	207.0	1,237.4
<i>Family status—</i>					
Member of a family	1,816.6	1,253.4	129.1	355.2	3,554.3
Husband or wife	1,613.2	1,153.0	118.3	273.7	3,158.3
With dependent children present	191.6	474.2	38.2	34.2	738.2
Without dependent children present	1,421.6	678.8	80.2	239.5	2,420.1
Not-married family head	124.0	64.1	7.5	40.7	236.3
With dependent children present	20.2	24.5	*	6.5	53.0
Without dependent children present	103.8	39.6	5.6	34.2	183.2
Child(a) of family head	13.0	22.8	*	*	40.2
Other relative of family head	66.4	13.5	*	37.9	119.6
Not a member of a family	487.2	153.9	21.9	117.4	780.3
Living alone	449.9	118.8	17.8	111.7	698.2
Not living alone	37.2	35.1	4.1	5.7	82.1
Not family coded	91.2	69.7	8.8	16.7	186.4
<i>Birthplace and year of arrival—</i>					
Born in Australia	1,755.0	946.1	115.0	328.5	3,144.7
Born outside Australia	640.0	530.8	44.8	160.9	1,376.4
Arrived before 1961	414.6	231.5	26.3	87.4	759.8
Arrived 1961-1970	143.5	185.8	10.6	35.3	375.2
Arrived 1971-1980	56.1	80.9	5.3	21.7	164.0
Arrived 1981-1986	25.7	32.7	*	16.5	77.5
<i>Area—</i>					
Metroplitan	1,511.8	936.0	74.9	266.1	2,788.8
Non-metropolitan	883.2	541.0	84.8	223.3	1,732.3
Total	2,395.0	1,476.9	159.7	489.4	4,521.1
Males	936.6	1,099.5	122.5	17.3	2,175.9
Females	1,458.4	377.5	37.2	472.0	2,345.1

(a) Aged 45 years and over.

TABLE 2. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK : AGE AT RETIREMENT AND AGE AT NOVEMBER 1986 (' 000)

Age at retirement	Age at November 1986						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
MALES							
Less than 45	16.8	13.7	7.9	4.8	*	*	49.0
45-49	7.3	12.6	8.7	4.1	*	*	36.7
50-54	..	12.2	25.3	22.1	6.7	6.7	73.0
55-59	..	..	33.7	71.1	36.2	20.0	160.9
60-64	..	..	..	84.7	119.4	114.9	319.1
65-69	..	..	..	..	62.1	199.8	261.9
70 and over	..	..	..	..	..	36.0	36.0
Total	24.1	38.5	75.7	186.8	229.4	382.1	936.6
FEMALES							
Less than 45	169.6	138.8	140.2	136.2	108.3	185.5	878.6
45-49	18.7	34.1	24.9	17.6	13.8	9.7	118.9
50-54	..	22.1	47.2	38.4	22.4	22.0	152.1
55-59	..	..	25.2	47.0	31.4	28.1	131.8
60-64	..	..	..	26.9	38.4	64.1	129.3
65-69	..	..	..	..	7.9	29.9	37.7
70 and over	..	..	..	..	..	9.9	9.9
Total	188.3	195.1	237.5	266.1	222.2	349.2	1,458.4
PERSONS							
Less than 45	186.4	152.5	148.2	141.0	111.2	188.3	927.6
45-49	26.0	46.7	33.6	21.7	15.9	11.6	155.6
50-54	..	34.3	72.5	60.5	29.1	28.7	225.1
55-59	..	..	58.9	118.1	67.6	48.1	292.8
60-64	..	..	..	111.6	157.8	179.0	448.4
65-69	..	..	..	..	70.0	229.6	299.6
70 and over	..	..	..	..	..	45.9	45.9
Total	212.4	233.6	313.3	452.9	451.6	731.3	2,395.0

**TABLE 3. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 OR MORE :
SUMMARY OF CHARACTERISTICS AND AGE AT RETIREMENT, NOVEMBER 1986
(' 000)**

	Age at retirement						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
<i>Reason for ceasing last full-time job—</i>							
Job loser	75.8	109.4	130.5	107.8	24.3	*	451.2
Retrenched	15.0	22.8	26.6	21.3	9.1	*	95.0
Job was temporary or seasonal and did not leave to return to studies	*	*	*	*	*	*	6.3
Own ill health or injury	53.7	79.0	96.1	79.4	12.1	*	322.8
Business closed down for economic reasons	4.6	6.9	6.1	6.3	*	*	27.1
Job leaver	79.8	115.7	162.2	340.7	275.3	42.6	1,016.2
Unsatisfactory work arrangements	6.5	6.5	*	*	*	*	19.3
Retired	10.4	23.3	87.4	270.9	222.7	27.3	642.0
Did not want to work any longer	20.3	29.6	22.8	22.3	6.2	*	104.7
Too old	*	*	6.3	12.7	14.2	8.9	45.5
Reached compulsory retirement age	*	*	*	9.5	23.0	*	34.5
To get married	4.3	5.1	*	*	*	*	12.2
To look after family, house or someone else	14.3	22.5	16.0	8.1	*	*	63.8
To have holiday/to move house/spouse transferred	8.3	12.1	7.9	4.9	*	*	35.3
Business closed down or sold for other reasons	6.1	7.6	8.4	5.9	*	*	31.4
Other(a)	8.4	6.5	7.8	*	*	*	27.5
<i>Retirement scheme membership—</i>							
Belonged to a retirement scheme	33.2	53.7	123.1	225.7	125.5	10.4	571.6
Had superannuation cover	28.3	46.2	112.7	207.6	112.2	6.6	513.5
In last full-time job	27.3	44.5	110.3	204.2	108.3	5.3	499.8
In some previous job	*	*	*	*	3.9	*	13.7
Had life assurance or other schemes	5.0	7.5	10.4	18.1	13.3	3.8	58.1
Did not belong to a retirement scheme	122.3	171.4	169.7	222.7	174.1	35.5	895.8
<i>Type of payment from retirement scheme—</i>							
Belonged to a retirement scheme	33.2	53.7	123.1	225.7	125.5	10.4	571.6
Lump sum only	21.2	31.3	74.7	130.1	77.1	4.9	339.4
Regular payments only	4.0	8.4	19.3	37.4	26.3	*	98.5
Lump sum and regular payments	*	6.1	22.0	49.7	16.7	*	97.1
No lump sum or regular payments	*	5.0	4.6	6.1	3.6	*	23.9
Did not know type of payments	*	*	*	*	*	*	12.6
Did not belong to a retirement scheme	122.3	171.4	169.7	222.7	174.1	35.5	895.8
<i>Main source of income at retirement—</i>							
Superannuation	4.3	9.8	35.6	69.7	25.9	*	147.6
Life assurance, other retirement schemes	*	*	*	*	*	*	6.1
Invalid/age/supporting parent's/widow's pension	32.5	61.9	83.7	146.4	189.2	23.3	537.0
War disability/repatriation/service/war widow's pension	4.7	10.7	24.6	86.9	15.0	*	144.0
Investments/interest/stocks/debentures, etc.	8.1	18.5	42.8	53.0	27.3	10.1	159.9
Savings/sale of assets	6.4	13.8	27.8	38.3	21.0	4.9	112.1
Part-time work	11.9	13.8	10.2	11.0	8.0	*	56.3
Someone else's income	77.4	85.3	55.3	27.2	7.6	*	253.8
Other	10.3	10.4	11.1	13.4	4.4	*	50.5
<i>Main source of income at November 1986—</i>							
Superannuation	4.9	9.3	30.5	55.0	21.9	*	123.3
Life assurance, other retirement schemes	*	*	*	*	*	*	*
Invalid/age/supporting parent's/widow's pension	65.6	112.5	135.5	217.0	219.4	29.4	779.4
War disability/repatriation/service/war widow's pension	10.0	22.5	41.4	96.1	18.4	*	190.0
Investments/interest/stocks/debentures, etc.	10.7	22.1	43.6	55.2	27.9	9.5	169.0
Savings/sale of assets	*	*	5.7	4.9	*	*	19.2
Part-time work	13.1	10.9	7.0	4.9	*	*	39.7
Someone else's income	45.2	41.7	24.0	10.6	*	*	125.5
Other	4.2	*	3.9	4.3	*	*	18.8
<i>Labour force status and hours worked—</i>							
Employed part-time	25.5	20.7	18.7	16.3	10.6	*	94.3
Worked less than 16 hours	9.1	7.3	7.6	9.2	5.7	*	40.2
Worked 16-34 hours	15.0	11.2	9.9	6.3	4.1	*	47.4
Not at work	*	*	*	*	*	*	6.7
Unemployed and looking for part-time work	*	*	*	*	*	*	5.9
Not in the labour force	129.0	203.5	272.0	430.2	289.0	43.5	1,367.2
<i>Time since retirement (years)—</i>							
Less than 2	16.3	19.7	36.9	54.3	29.4	4.0	160.7
2 and less than 5	32.2	47.0	80.3	104.9	50.0	10.3	324.7
5 and less than 10	38.3	65.3	91.5	142.6	103.8	16.6	458.1
10 and less than 15	30.6	50.3	50.0	93.6	74.8	10.2	309.5
15 and less than 20	16.5	19.3	17.4	31.5	27.1	3.9	115.7
20 or more	21.7	23.6	16.6	21.5	14.5	*	98.8
Total	155.6	225.1	292.8	448.4	299.6	45.9	1,467.4
Males	36.7	73.0	160.9	319.1	261.9	36.0	887.6
Females	118.9	152.1	131.8	129.3	37.7	9.9	579.8

(a) Includes returned to studies; pregnancy/to have children; and job was temporary or seasonal and left to return to studies.

**TABLE 4. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK :
SUMMARY OF CHARACTERISTICS AND AGE INTENDED TO RETIRE, NOVEMBER 1986
(' 000)**

	Age intended to retire						Persons(a)
	Males			Females			
	45-64	65 and over	Total(a)	45-59	60 and over	Total(a)	
<i>Expected time until retirement (years)—</i>							
Less than 2	34.6	16.1	50.7	15.7	9.6	25.3	76.0
2 and less than 5	65.4	55.5	120.9	27.7	19.8	47.4	168.3
5 and less than 10	104.9	134.2	239.1	32.9	54.1	87.0	326.0
10 and less than 15	87.1	133.0	220.1	6.4	53.5	59.9	279.9
15 and less than 20	16.7	153.3	170.0	*	22.5	22.5	192.5
20 or more	*	35.2	35.2	*	*	*	37.4
Did not know	*	*	263.6	*	*	133.3	396.8
<i>Retirement scheme membership—</i>							
Belonged to a retirement scheme	259.4	351.9	755.9	44.0	80.0	167.9	923.8
Had superannuation cover	239.3	297.9	651.0	39.5	70.8	144.1	795.1
In job at November 1986	230.8	278.9	616.1	38.7	66.9	138.8	754.8
In some previous job	8.5	19.0	35.0	*	4.0	5.4	40.3
Had life assurance or other schemes	20.1	54.0	104.9	4.5	9.2	23.8	128.7
Did not belong to a retirement scheme	49.3	175.3	343.6	38.5	81.6	209.5	553.1
<i>Expected type of payment from retirement scheme—</i>							
Belonged to a retirement scheme	259.4	351.9	755.9	44.0	80.0	167.9	923.8
Lump sum only	123.1	184.5	370.0	26.4	39.7	88.0	458.0
Regular payments only	30.3	42.5	84.5	5.0	8.7	16.7	101.2
Lump sum and regular payments	44.6	34.8	94.2	4.5	9.6	18.3	112.5
No lump sum or regular payments	*	*	6.9	*	*	*	8.0
Did not know type of payment	59.2	87.8	200.3	7.9	21.7	43.8	244.1
Did not belong to a retirement scheme	49.3	175.3	343.6	38.5	81.6	209.5	553.1
<i>Expected main source of income at retirement—</i>							
Superannuation	121.2	107.4	269.3	11.7	27.4	48.4	317.7
Life assurance, other retirement schemes	6.6	9.3	20.5	*	*	*	23.8
Invalid/age/supporting parent's/widow's pension	40.8	298.7	427.3	10.1	75.7	128.9	556.2
War disability/repat/service/war widow's pension	10.4	9.0	22.9	*	*	4.2	27.1
Investments/interest/stocks/debentures, etc.	67.4	42.1	148.8	11.2	15.9	38.4	187.2
Savings/sale of assets	20.7	17.7	59.0	4.1	5.1	16.3	75.3
Part-time work	15.5	10.6	33.4	*	*	5.1	38.5
Someone else's income	*	*	6.8	39.7	23.9	95.9	102.7
Other	7.6	*	14.9	*	*	4.6	19.5
Did not know	15.5	26.5	96.6	*	7.2	32.4	128.9
<i>Intended disbursement of lump sum payment from retirement scheme—</i>							
Belonged to a retirement scheme	259.4	351.9	755.9	44.0	80.0	167.9	923.8
Expected to receive a lump sum payment	176.7	232.9	491.8	32.7	51.6	111.5	603.2
Purchase an annuity	*	*	5.9	*	*	*	6.7
Invest in an approved deposit fund/deferred annuity	26.8	17.1	49.9	*	4.2	9.1	58.9
Invest the money	85.0	88.8	197.0	14.2	20.5	42.7	239.8
Pay off home/pay for home improvements	11.8	23.7	40.0	*	6.3	11.3	51.3
Clear other outstanding debts	*	4.9	10.4	*	*	*	13.5
Pay for a holiday	10.4	18.9	33.7	4.6	4.3	11.0	44.7
Other	9.3	14.5	29.1	*	3.7	5.5	34.6
Did not know	27.9	62.9	125.8	5.9	10.9	28.0	153.8
Did not expect to receive a lump sum payment	32.5	46.2	92.8	5.2	9.1	17.8	110.6
Did not know	50.1	72.8	171.3	6.1	19.3	38.7	210.0
Did not belong to a retirement scheme	49.3	175.3	343.6	38.5	81.6	209.5	553.1
<i>Housing arrangements at November 1986—</i>							
Owned home	152.5	264.7	563.9	41.5	76.9	183.5	747.3
Paying off home	121.1	164.5	361.1	36.1	48.7	130.7	491.8
Renting	28.6	77.7	140.0	4.0	29.0	49.7	189.7
From Housing Commission	5.5	16.7	28.1	*	5.7	10.7	38.8
From other	23.1	61.0	111.9	*	23.3	39.0	151.0
Rent free	4.5	14.0	23.5	*	4.7	8.8	32.4
Other	*	6.4	11.0	*	*	4.7	15.7
<i>Expected housing arrangements at retirement—</i>							
Own home	246.7	397.9	839.4	62.5	113.8	262.3	1,101.6
Paying off home	31.8	43.1	90.8	14.8	17.5	46.9	137.7
Renting	12.3	45.1	71.0	*	14.6	25.3	96.2
From Housing Commission	4.1	15.1	24.0	*	4.7	8.4	32.4
From other	8.2	29.9	47.0	*	9.8	16.9	63.9
Rent free	*	6.6	11.2	*	*	5.2	16.4
Other	*	3.9	7.2	*	*	*	10.1
Did not know	12.6	30.6	80.0	*	11.3	34.9	114.9
Total	308.7	527.2	1,099.5	82.6	161.6	377.5	1,476.9

(a) Includes persons who did not know at what age they intended to retire.

**TABLE 5. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK :
AGE INTENDED TO RETIRE AND AGE AT NOVEMBER 1986
(* 000)**

Age intended to retire	Age at November 1986						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
MALES							
45-49	*	..	..	..	..	..	*
50-54	7.4	*	..	..	..	..	9.6
55-59	41.2	25.7	12.7	..	..	..	79.6
60-64	74.6	63.8	62.8	16.2	..	..	217.5
65-69	149.2	131.2	133.0	88.7	4.4	..	506.4
70 and over	3.7	4.4	*	3.9	3.9	*	20.8
Did not know	96.3	74.5	56.2	26.9	6.5	*	263.6
Total	374.4	301.8	268.0	135.7	14.8	4.8	1,099.5
FEMALES							
45-49	4.9	..	..	..	..	..	4.9
50-54	19.5	7.0	..	..	..	..	26.5
55-59	25.6	19.0	6.5	..	..	..	51.2
60-64	49.8	42.2	29.8	6.1	..	..	127.9
65-69	7.9	8.2	7.0	5.5	*	..	29.0
70 and over	*	*	*	*	*	*	4.8
Did not know	60.4	40.6	20.4	8.8	*	*	133.3
Total	168.7	117.9	64.8	21.3	4.0	*	377.5
PERSONS							
45-49	6.9	..	..	..	..	..	6.9
50-54	26.9	9.2	..	..	..	..	36.1
55-59	66.8	44.7	19.2	..	..	..	130.7
60-64	124.4	106.0	92.7	22.3	..	..	345.4
65-69	157.1	139.4	139.9	94.2	4.9	..	535.4
70 and over	4.3	5.3	4.5	4.9	4.7	*	25.6
Did not know	156.7	115.0	76.5	35.7	9.3	3.6	396.8
Total	543.1	419.7	332.8	157.0	18.8	5.5	1,476.9

**TABLE 6. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK EARLY : EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT AND REASON INTENDED TO RETIRE EARLY, NOVEMBER 1986
(* 000)**

Expected main source of income at retirement	Reason intended to retire early									Total	
	Personal reasons					Too old	Total	Employers think too old/ no jobs available/ unable to get work			Other
	Own ill health, disability	Give others a chance	No financial need to work	Decided not to work any more/ more leisure time	Family reasons			unable to get work			
Superannuation	7.4	*	14.1	83.1	4.4	111.6	*	*	19.3	132.9	
Life assurance, other retirement schemes	*	*	*	4.4	*	6.6	*	*	*	7.3	
Invalid/age/supporting parent's/ widow's pension	11.8	*	*	26.9	3.6	45.5	*	*	*	50.9	
War disability/repatriation/service/war widow's pension	*	*	*	*	*	6.6	*	*	*	10.5	
Investments/interest/stocks/debentures, etc.	4.7	*	10.6	48.4	*	67.5	*	*	8.1	78.7	
Savings/sale of assets	*	*	*	15.2	*	22.4	*	*	*	24.8	
Part-time work	*	*	*	11.6	*	14.9	*	*	*	17.1	
Someone else's income	3.5	*	4.8	27.5	*	38.3	*	*	*	42.6	
Other	*	*	*	*	*	5.7	*	*	*	8.3	
Did not know	*	*	*	10.1	*	15.9	*	*	*	18.2	
Total	38.0	7.9	38.9	233.4	16.8	334.9	6.9	6.1	43.3	391.3	

