



SUPERANNUATION AUSTRALIA

COVERAGE AND FINANCIAL CHARACTERISTICS

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- For further information about these and related statistics, contact the National Information and Referral Service on 1300 135 070 or David Groube on Canberra 02 6252 5508.

ABOUT THIS PUBLICATION

This publication presents results from the superannuation component of the Survey of Employment Arrangements and Superannuation (SEAS). The SEAS was a household survey conducted by the Australian Bureau of Statistics (ABS) throughout Australia, with information collected from individuals by personal interview from April to June 2000. Superannuation funds and administrators provided some supplementary information during the period May to October 2000.

In relation to superannuation, SEAS measured:

- the levels of superannuation coverage among different groups such as the employed, older persons, men and women;
- the amounts being contributed to people's superannuation and the amount of superannuation accrued; and
- the numbers of people who had received a lump sum payment or were receiving income from superannuation or an annuity.

This publication contains statistical tables highlighting the key superannuation results, as well as explanatory material describing the survey design and methodology, the quality and interpretation of survey results, and products and services available.

The survey also produced a wide range of information about employment arrangements. These details and some information about superannuation coverage were released in *Employment Arrangements and Superannuation, Australia* (Cat. no. 6361.0) in March 2001.

ACKNOWLEDGEMENTS

ABS publications draw extensively on information provided freely 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*.



ABBREVIATIONS

ABS	Australian Bureau of Statistics
APRA	Australian Prudential Regulation Authority
RSE	Relative standard error
SE	Standard error
SEAS	Survey of Employment Arrangements and Superannuation

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Acting Australian Statistician

SUMMARY OF FINDINGS

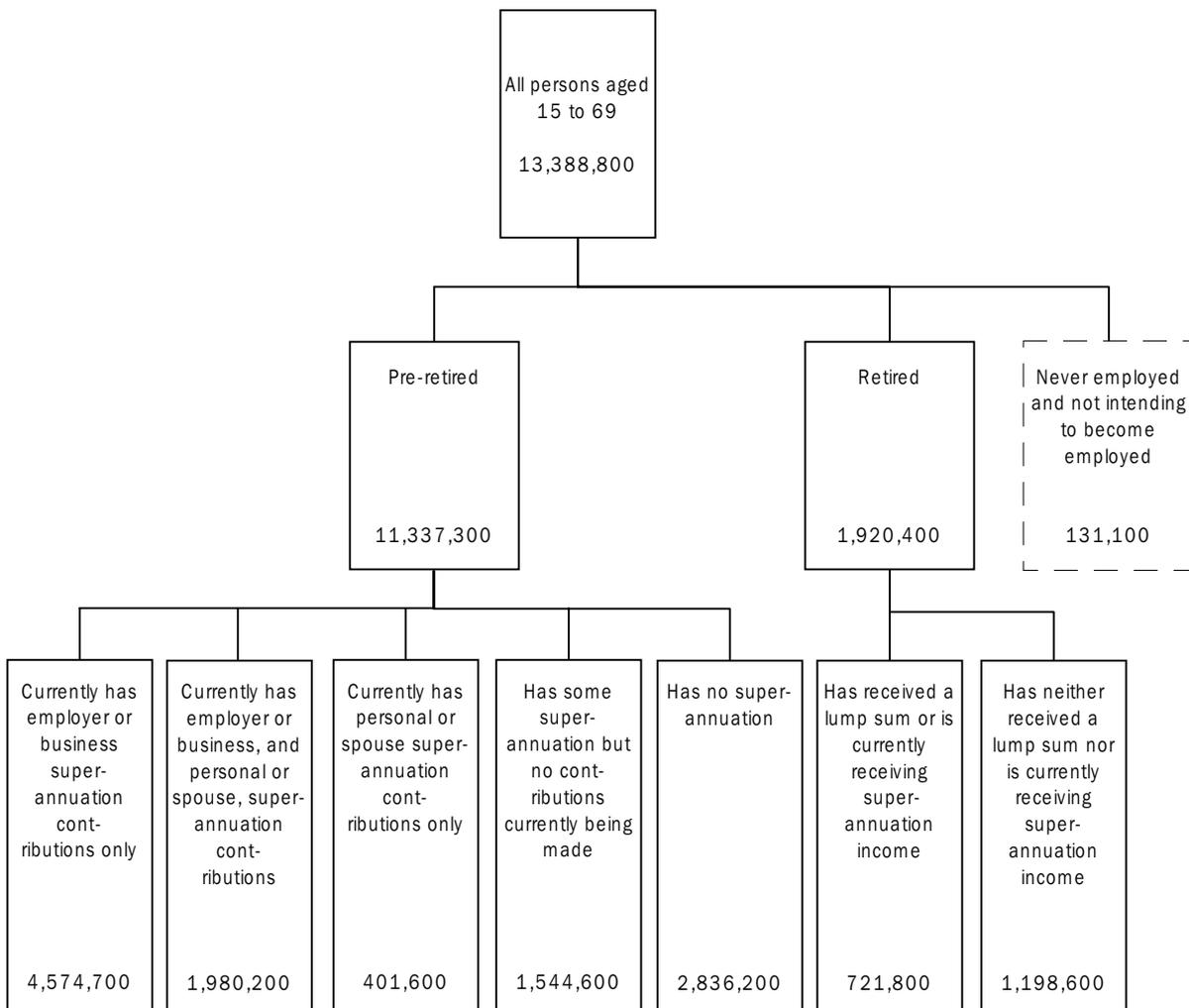
INTRODUCTION

Currently government pensions are the main source of income for most older Australians. This may become more difficult to sustain if the proportion of Australians who are retired continues to increase. The ability of Australians to provide financially for their own retirement, particularly through superannuation, has emerged as a prominent issue in government policy in recent years.

The following diagram shows the framework used to present information on superannuation in this publication. People aged 15 to 69 years were divided into two broad groups:

- the not retired or the 'pre-retired' population, i.e. those who were employed or who intended to become employed in the future; and
- the retired population, i.e. those who were no longer employed and did not intend to become employed in the future.

People who had never been employed and did not intend to become employed represented only 1% of the total survey population. Some of these people have superannuation, but information for this group is not presented separately in the publication.



SUMMARY OF FINDINGS *continued*

THE PRE-RETIRED POPULATION

Overview

Three-quarters of the pre-retired population aged 15 to 69 years had some superannuation.

Of those with superannuation:

- 54% currently had employer or business contributions only;
- 23% currently had both employer or business contributions and personal or spouse contributions;
- 5% currently had personal or spouse contributions only; and
- 18% had superannuation to which no contributions were currently being made.

One-quarter of the pre-retired population had no superannuation. The proportion with no superannuation was larger for some groups, including:

- 48% of people aged 15 to 24 years;
- 55% of unemployed people; and
- 70% of those not in the labour force (but not retired).

The total superannuation balances identified in this publication represent only about 50% of the total superannuation assets¹ of Australian households. However, the values given in this publication are expected to indicate the relative superannuation entitlements of people with different characteristics. See Appendix 1 for more information about the coverage of superannuation assets in SEAS.

Sex

Approximately 78% of males in the pre-retired population had some superannuation, compared with 71% of females. For those with some superannuation, the median total amount was \$13,400 for males, more than double the amount for females (\$6,400).

These differences reflect the different employment experiences of males and females. For example, in May 2000, 44% of female jobholders were employed part time, compared with 13% of male jobholders², and women are also more likely to experience breaks in employment to care for children.

Age

In the pre-retired age groups with a relatively high rate of labour force participation (25 to 54 year olds), the proportions who had superannuation were similar, ranging from 82% to 85%. The median total superannuation balance for those with some superannuation ranged from \$1,000 for those aged 15 to 24 years to \$30,000 for those aged 55 to 69 years. The total superannuation balance for a person is the sum of reported amounts for a person's three main superannuation accounts. Results also show the extent to which median total superannuation balances increased with age.

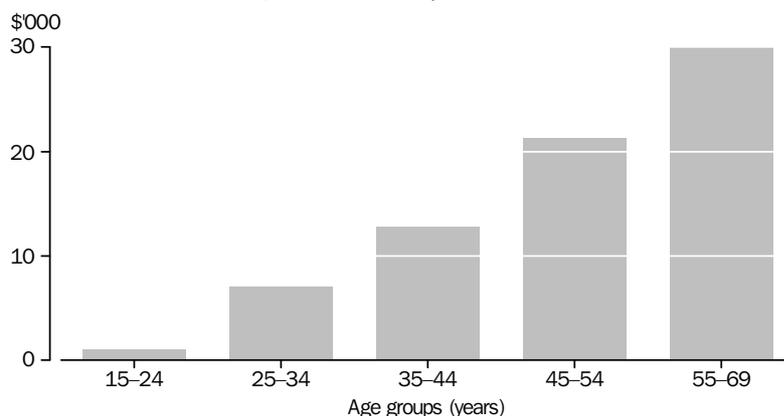
¹ Australian Bureau of Statistics 2001, *Australian National Accounts: Financial Accounts*, March Quarter 2001 (Cat. no. 5232.0), ABS, Canberra

² Australian Bureau of Statistics 2000, *Labour Force, Australia*, May 2000 (Cat. no. 6203.0), ABS, Canberra

SUMMARY OF FINDINGS *continued*

Age continued

PRE-RETIRED POPULATION, Median Total Superannuation Balance



Labour force status

Less than half (45%) of unemployed persons had some superannuation, compared with 87% of employed persons. The median total superannuation balance for unemployed persons with superannuation was \$2,000, compared to \$10,400 for employed persons with superannuation.

Most persons employed full time (92%) had superannuation compared with 72% of persons employed part time. For those with some superannuation, the median total superannuation balance for persons employed full time was \$13,000, compared with \$4,300 for persons employed part time.

Whether spouse has superannuation

For many people, access to private income in their retirement is affected by the superannuation of their spouses as well as by their own superannuation.

Over half (54%) of the pre-retired population who had superannuation had a spouse who also had superannuation. This proportion was largest among those aged 35 to 44 years (65%).

Of those who had no superannuation, the proportion who had a spouse with superannuation ranged from 36% to 39% in age groups between 25 to 54 years. The proportion who had a spouse who also had no superannuation increased with age from 17% among those aged 25 to 34 years, to 24% among those aged 35 to 44 years and 27% among those aged 45 to 54 years.

Superannuation, like income, is often shared, but while income may be shared between other members of a household or a family, superannuation is more likely to be shared by spouses after their children have left home. Similarly, superannuation of lone parents is unlikely to be shared with their children. In presenting superannuation information it is therefore useful to separate the superannuation entitlements of parents from those of their children and other members of the family or household.

In this publication, information about superannuation entitlements is therefore presented for either persons or 'income units', rather than for 'households' or 'families' (information for these units is also available on request). An income unit is a person or a group of related persons within a household whose command over income is assumed to be shared. People who are members of the same family or household may belong to different 'income units': for example, in a family of two parents with a child aged 25 years

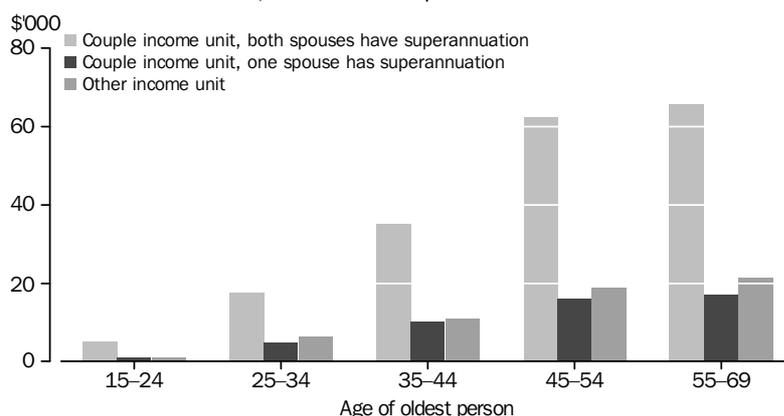
SUMMARY OF FINDINGS *continued*

Whether spouse has superannuation *continued*

who is working full time, the parents will constitute one income unit and the child will constitute a separate income unit.

Among couple income units where both spouses had superannuation, the median total superannuation balance was \$36,000, compared with \$10,000 for couple income units where one spouse had superannuation. Among other income units (comprising lone person and one parent income units) the median total superannuation balance was \$4,500.

SELECTED INCOME UNITS, Median Total Superannuation Balance



JOBHOLDERS

Employment type

Most jobholders (87%) had some superannuation and the proportion with superannuation varied according to employment type. Among jobholders, almost all employees with leave entitlements had superannuation (98% of those not working on a fixed-term contract, and 97% of those on a fixed-term contract). Those not working on a fixed-term contract had a larger median total superannuation balance (\$12,900) than those working on a fixed-term contract (\$5,600).

Fewer self-identified casuals had superannuation coverage (72%). The median total superannuation balance for self-identified casuals was \$2,300. Many self-identified casuals are young jobholders working relatively few hours. Under the Superannuation Guarantee, employers are not obliged to contribute to superannuation for either employees earning below \$450 per month or those under 18 years of age who are working less than 30 hours a week. Some 42% of jobholders aged 15 to 24 years were self-identified casuals and 80% of these worked less than 30 hours a week. Of self-identified casuals, 77% of those aged 15 to 19 years and 35% of those aged 20 to 24 years were still at school or undertaking other full-time study.

Some 87% of owner managers of incorporated enterprises had superannuation and this group had the largest median total superannuation balance of all employment types (\$25,000). While a much lower proportion (63%) of owner managers of unincorporated enterprises had superannuation, their median total superannuation balance was the second largest among employment types (\$11,200).

Age

The proportion of jobholders with superannuation was similar in each of the age groups from 25 to 54 years (ranging from 90% to 92%). In comparison, the proportion of

SUMMARY OF FINDINGS *continued*

Age continued

jobholders aged 15 to 24 years with superannuation was smaller (74%). Again, many of these younger jobholders may be in categories that are exempt from the Superannuation Guarantee because they are aged under 18 years and work less than 30 hours a week, or because they earn less than \$450 a month.

The proportion of jobholders aged 55 to 69 years with superannuation was 80%, lower than the proportion for people in each of the age groups from 25 to 54 years.

Industry

The proportion of jobholders with superannuation was greatest in the following industries:

- Electricity, Gas and Water Supply (100%);
- Government Administration and Defence (98%); and
- Mining (97%).

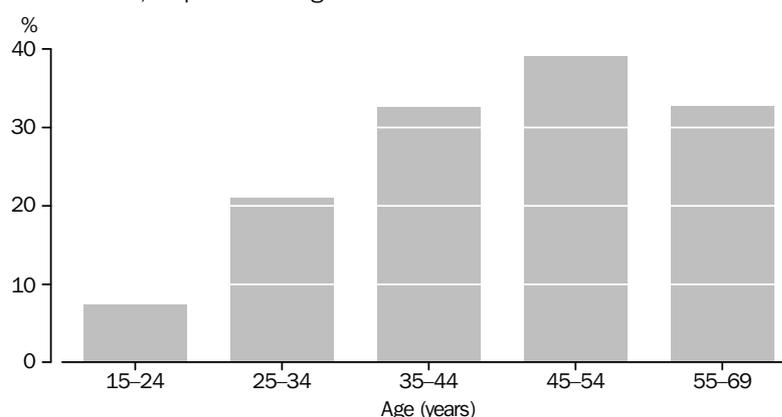
This reflects the types of employment in these industries. There are relatively small proportions of self-identified casuals or owner managers of unincorporated enterprises in these industries. In industries where there were larger proportions of these employment types, the proportion of jobholders with superannuation was smaller. For example, a relatively large proportion of jobholders in Agriculture, Forestry and Fishing were owner managers of unincorporated enterprises and this industry had the smallest proportion of jobholders with superannuation (71%). Similarly, 73% of jobholders in Retail Trade had superannuation, reflecting the large proportion of self-identified casuals in this industry³.

Personal contributions

More male jobholders (30%) were making personal contributions to superannuation than female jobholders (21%).

The proportion of jobholders making personal contributions generally increased with age. The proportion of jobholders aged 45 to 54 years who were making personal contributions was 39%, almost double the proportion of 25 to 34 year olds (21%).

JOBHOLDERS, Proportion Making Personal Contributions



³ Australian Bureau of Statistics 2001, *Employment Arrangements and Superannuation, Australia, April to June 2000*, (Cat. no. 6361.0), ABS Canberra.

SUMMARY OF FINDINGS *continued*

Personal contributions continued

A larger proportion of public sector jobholders were making personal contributions (57%) than private sector jobholders (20%). (Personal contributions are compulsory in some public sector superannuation schemes.)

Reasons not making personal contributions

The most common reasons given for not making personal contributions were 'Cost/Cannot afford to' (37%), followed by 'Have not bothered/Never thought about it/Not interested' (17%).

Among 15 to 24 year olds 'Cost/Cannot afford to' was the most common reason (37%), followed by 'Have not bothered etc.' (25%). Among 55 to 69 year olds 'Cost/Cannot afford to' was cited most frequently (31%), followed by 'Has other investments' (12%) and 'Have not bothered etc.' (11%).

RETIRED

The main focus of the SEAS was the pre-retired population. People aged 70 years and over were not included in the survey, but information was collected for retired people aged less than 70 years.

Of those retired people aged less than 70 years:

- 62% had never received a lump sum payment from superannuation and were not receiving income from superannuation;
- 25% had received only a lump sum payment from superannuation;
- 8% had received a lump sum payment from superannuation and were also receiving income from superannuation; and
- 5% were receiving income but had not received a lump sum payment from superannuation.

Sex

Some 55% of retired males aged less than 70 years had received a lump sum payment from superannuation or were receiving income from superannuation, compared with 28% of retired females.

Total cash income

Over half (56%) of retired people aged less than 70 years had a total cash income of less than \$10,000 a year. However, 82% of those who were receiving income from superannuation received \$10,000 or more a year.

Lump sum from superannuation

Over half (55%) of those who had received a lump sum in the previous 12 months reported receiving a lump sum of less than \$20,000. Those who had received a lump sum in the previous 12 months reported the main use of that lump sum as follows:

- 42% bought or paid off a home, made home improvements, paid off a car or settled other outstanding debts;
- 23% rolled the lump sum over or invested it in an approved deposit fund, annuity (either deferred or immediate) or other superannuation scheme; and
- 28% invested the lump sum elsewhere, including in personal savings.

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PERSONS AGED 15 TO 69, Superannuation coverage

Selected characteristics	PRE-RETIRED					RETIRED		TOTAL(a)		
	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Received a lump sum or income from super- annuation	No lump sum and not receiving income from super- annuation	Pro- portion	Number	
	%	%	%	%	%	%	%	%	'000	
MALES										
Age group (years)										
15-24	34.7	4.9	1.0	11.5	46.1	—	*0.5	100.0	1 337.6	
25-34	49.6	17.8	2.6	15.8	12.5	*0.2	1.2	100.0	1 438.7	
35-44	39.0	27.7	5.6	12.1	12.7	0.8	2.0	100.0	1 454.8	
45-54	31.5	29.1	7.8	12.5	12.0	2.6	4.2	100.0	1 288.8	
55-69	17.7	10.7	4.6	7.5	14.1	28.2	17.1	100.0	1 192.1	
Labour force status										
Employed										
Working full time	49.1	27.5	5.8	8.8	8.8	—	—	100.0	4 332.0	
Working part time	36.9	4.8	3.5	16.9	37.8	—	—	100.0	609.9	
Total	47.6	24.7	5.5	9.8	12.4	—	—	100.0	4 941.9	
Unemployed	*1.2	**0.4	*1.0	45.4	52.0	—	—	100.0	410.7	
Not in the labour force	*0.6	*0.2	0.8	10.0	35.3	28.2	22.9	100.0	1 359.3	
Total cash income										
\$1-\$19,999	15.6	1.4	3.2	18.8	33.6	13.4	13.2	100.0	1 984.0	
\$20,000-\$39,999	53.8	19.8	4.5	9.2	8.9	3.4	*0.4	100.0	1 922.7	
\$40,000-\$59,999	46.6	38.8	4.3	5.2	4.0	1.0	**0.2	100.0	1 160.0	
\$60,000-\$79,999	40.5	45.5	3.8	5.1	4.6	**0.1	**0.4	100.0	409.5	
\$80,000-\$99,999	45.4	36.4	*6.8	*4.1	7.0	**0.3	—	100.0	145.4	
\$100,000 or more	46.6	28.5	11.0	6.8	5.0	*1.5	**0.5	100.0	217.4	
Nil or negative income	2.2	**0.5	2.4	21.6	65.1	2.8	3.5	100.0	471.8	
Not stated	33.7	16.1	7.0	13.5	18.3	5.9	5.1	100.0	401.3	
Males	35.2	18.3	4.3	12.0	19.4	5.7	4.6	100.0	6 712.0	

— nil or rounded to zero (including null cells)

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Includes 131,100 persons who had never been employed and did not intend to become employed.

PERSONS AGED 15 TO 69, Superannuation coverage *continued*

Selected characteristics	PRE-RETIRED					RETIRED		TOTAL(a)		
	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Received a lump sum or income from super- annuation	No lump sum and not receiving income from super- annuation	Pro- portion	Number	
	%	%	%	%	%	%	%	%	'000	
FEMALES										
Age group (years)										
15-24	35.6	2.8	*0.3	10.5	48.2	**0.1	*0.6	100.0	1 289.7	
25-34	42.7	10.1	1.0	18.6	21.8	0.8	4.1	100.0	1 441.9	
35-44	38.1	15.5	2.9	13.9	20.9	1.6	6.3	100.0	1 469.2	
45-54	35.1	20.1	3.1	7.5	14.7	2.8	15.2	100.0	1 281.4	
55-69	10.8	7.2	1.2	2.8	8.4	22.2	44.7	100.0	1 194.6	
Labour force status										
Employed										
Working full time	59.5	26.5	2.1	5.0	6.9	—	—	100.0	2 141.5	
Working part time	52.3	10.5	2.7	10.4	24.1	—	—	100.0	1 715.4	
Total	56.3	19.4	2.3	7.4	14.6	—	—	100.0	3 856.9	
Unemployed	*2.6	**0.2	*2.0	37.0	58.2	—	—	100.0	292.9	
Not in the labour force	1.3	*0.2	0.7	13.6	31.7	13.4	35.1	100.0	2 527.0	
Total cash income										
\$1-\$19,999	19.3	2.5	1.2	15.1	30.9	7.8	21.0	100.0	3 231.0	
\$20,000-\$39,999	62.5	18.9	1.4	5.7	8.0	1.7	1.7	100.0	1 795.0	
\$40,000-\$59,999	47.9	41.0	2.6	2.3	4.0	*1.0	*1.3	100.0	512.7	
\$60,000-\$79,999	46.4	36.7	*5.2	*3.1	*5.1	**1.7	*1.9	100.0	128.1	
\$80,000-\$99,999	37.6	34.1	*8.8	*7.3	**3.9	*6.6	**1.8	100.0	36.4	
\$100,000 or more	44.2	26.9	*7.6	*7.0	*13.1	—	**1.2	100.0	47.0	
Nil or negative income	*1.7	**0.2	1.8	15.3	50.7	4.1	22.6	100.0	576.2	
Not stated	33.4	14.5	3.6	10.7	17.9	6.4	11.1	100.0	350.4	
Females	33.1	11.3	1.7	11.0	22.9	5.1	13.3	100.0	6 676.8	

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes 131,100 persons who had never been employed and did not intend to become employed.

PERSONS AGED 15 TO 69, Superannuation coverage *continued*

Selected characteristics	PRE-RETIRED					RETIRED			TOTAL(a)	
	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Received a lump sum or income from super- annuation	No lump sum and not receiving income from super- annuation	Pro- portion	Number	
	%	%	%	%	%	%	%	%	'000	
PERSONS										
Age group (years)										
15-24	35.1	3.8	0.6	11.0	47.1	—	0.5	100.0	2 627.3	
25-34	46.1	14.0	1.8	17.2	17.2	0.5	2.6	100.0	2 880.6	
35-44	38.5	21.6	4.2	13.0	16.8	1.2	4.1	100.0	2 924.0	
45-54	33.3	24.6	5.5	10.0	13.3	2.7	9.7	100.0	2 570.2	
55-69	14.2	9.0	2.9	5.1	11.3	25.2	30.9	100.0	2 386.7	
Labour force status										
Employed										
Working full time	52.5	27.2	4.6	7.6	8.2	—	—	100.0	6 473.5	
Working part time	48.3	9.0	2.9	12.1	27.7	—	—	100.0	2 325.3	
Total	51.4	22.4	4.1	8.8	13.3	—	—	100.0	8 798.9	
Unemployed	1.8	**0.3	*1.4	41.9	54.6	—	—	100.0	703.7	
Not in the labour force	1.0	*0.2	0.7	12.3	32.9	18.6	30.8	100.0	3 886.3	
Total cash income										
\$1-\$19,999	17.9	2.0	2.0	16.5	31.9	9.9	18.0	100.0	5 215.0	
\$20,000-\$39,999	58.0	19.4	3.0	7.5	8.5	2.5	1.0	100.0	3 717.7	
\$40,000-\$59,999	47.0	39.5	3.8	4.3	4.0	1.0	*0.5	100.0	1 672.7	
\$60,000-\$79,999	41.9	43.4	4.1	4.7	4.7	*0.5	*0.7	100.0	537.6	
\$80,000-\$99,999	43.8	36.0	7.2	*4.7	6.4	*1.6	**0.4	100.0	181.9	
\$100,000 or more	46.2	28.2	10.4	6.9	6.5	*1.3	**0.6	100.0	264.4	
Nil or negative income	1.9	*0.3	2.0	18.2	57.2	3.5	14.0	100.0	1 047.9	
Not stated	33.6	15.4	5.4	12.2	18.1	6.1	7.9	100.0	751.7	
Persons	34.2	14.8	3.0	11.5	21.2	5.4	9.0	100.0	13 388.8	

— nil or rounded to zero (including null cells)

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

* estimate has a relative standard error of between 25% and 50% and should be used with caution

(a) Includes 131,100 persons who had never been employed and did not intend to become employed.

PRE-RETIRED PERSONS, Superannuation coverage

Selected characteristics	TYPE OF SUPERANNUATION COVERAGE					TOTAL	
	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Pro- portion	Number
	%	%	%	%	%	%	'000
MALES							
Age group (years)							
15-24	35.4	5.0	1.0	11.7	47.0	100.0	1 313.2
25-34	50.4	18.1	2.7	16.1	12.7	100.0	1 415.4
35-44	40.2	28.5	5.8	12.5	13.0	100.0	1 412.2
45-54	33.9	31.3	8.4	13.5	12.9	100.0	1 198.1
55-69	32.4	19.6	8.5	13.7	25.9	100.0	650.8
Labour force status							
Employed							
Working full time	49.1	27.5	5.8	8.8	8.8	100.0	4 332.0
Working part time	36.9	4.8	3.5	16.9	37.8	100.0	609.9
Total	47.6	24.7	5.5	9.8	12.4	100.0	4 941.9
Unemployed	*1.2	**0.4	*1.0	45.4	52.0	100.0	410.7
Not in the labour force	*1.2	*0.4	1.7	21.3	75.4	100.0	637.0
Total cash income							
\$1-\$19,999	21.5	1.9	4.4	25.9	46.3	100.0	1 439.6
\$20,000-\$39,999	55.9	20.6	4.7	9.6	9.3	100.0	1 849.6
\$40,000-\$59,999	47.2	39.2	4.4	5.3	4.0	100.0	1 146.7
\$60,000-\$79,999	40.7	45.7	3.8	5.2	4.6	100.0	407.4
\$80,000-\$99,999	45.5	36.6	*6.8	*4.1	7.0	100.0	145.0
\$100,000 or more	47.6	29.1	11.2	7.0	5.1	100.0	213.0
Nil or negative income	2.4	**0.6	2.6	23.5	71.0	100.0	433.0
Not stated	38.0	18.2	7.9	15.2	20.7	100.0	355.3
Males	39.4	20.5	4.8	13.5	21.8	100.0	5 989.7

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

PRE-RETIRED PERSONS, Superannuation coverage *continued*

Selected characteristics	TYPE OF SUPERANNUATION COVERAGE					TOTAL	
	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Pro- portion	Number
	%	%	%	%	%	%	'000
FEMALES							
Age group (years)							
15-24	36.6	2.9	*0.3	10.8	49.5	100.0	1 254.7
25-34	45.3	10.8	1.1	19.7	23.2	100.0	1 358.7
35-44	41.7	17.0	3.2	15.2	22.9	100.0	1 341.2
45-54	43.6	24.9	3.8	9.3	18.2	100.0	1 030.6
55-69	35.5	23.8	3.8	9.1	27.7	100.0	362.4
Labour force status							
Employed							
Working full time	59.5	26.5	2.1	5.0	6.9	100.0	2 141.5
Working part time	52.3	10.5	2.7	10.4	24.1	100.0	1 715.4
Total	56.3	19.4	2.3	7.4	14.6	100.0	3 856.9
Unemployed	*2.6	**0.2	*2.0	37.0	58.2	100.0	292.9
Not in the labour force	2.7	*0.4	1.5	28.6	66.8	100.0	1 197.8
Total cash income							
\$1-\$19,999	28.0	3.6	1.8	21.8	44.8	100.0	2 227.3
\$20,000-\$39,999	64.8	19.6	1.4	5.9	8.3	100.0	1 733.6
\$40,000-\$59,999	49.0	41.9	2.6	2.4	4.1	100.0	501.2
\$60,000-\$79,999	48.1	38.0	*5.3	*3.2	*5.3	100.0	123.5
\$80,000-\$99,999	41.0	37.2	*9.6	*7.9	**4.3	100.0	33.4
\$100,000 or more	44.7	27.2	*7.7	*7.1	*13.3	100.0	46.4
Nil or negative income	*2.4	**0.2	2.5	22.0	72.8	100.0	401.5
Not stated	41.7	18.1	4.5	13.3	22.4	100.0	280.9
Females	41.4	14.1	2.1	13.8	28.6	100.0	5 347.6

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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

PRE-RETIRED PERSONS, Superannuation coverage *continued*

Selected characteristics	TYPE OF SUPERANNUATION COVERAGE					TOTAL	
	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Pro- portion	Number
	%	%	%	%	%	%	'000
PERSONS							
Age group (years)							
15-24	35.9	3.9	0.6	11.3	48.2	100.0	2 567.9
25-34	47.9	14.5	1.9	17.9	17.8	100.0	2 774.1
35-44	40.9	22.9	4.5	13.8	17.9	100.0	2 753.4
45-54	38.4	28.4	6.3	11.6	15.4	100.0	2 228.7
55-69	33.5	21.1	6.8	12.0	26.5	100.0	1 013.2
Labour force status							
Employed							
Working full time	52.5	27.2	4.6	7.6	8.2	100.0	6 473.5
Working part time	48.3	9.0	2.9	12.1	27.7	100.0	2 325.3
Total	51.4	22.4	4.1	8.8	13.3	100.0	8 798.9
Unemployed	1.8	**0.3	*1.4	41.9	54.6	100.0	703.7
Not in the labour force	2.2	*0.4	1.6	26.1	69.8	100.0	1 834.8
Total cash income							
\$1-\$19,999	25.4	2.9	2.8	23.4	45.4	100.0	3 666.9
\$20,000-\$39,999	60.2	20.1	3.1	7.8	8.8	100.0	3 583.2
\$40,000-\$59,999	47.7	40.0	3.8	4.4	4.0	100.0	1 647.9
\$60,000-\$79,999	42.4	43.9	4.2	4.7	4.8	100.0	530.9
\$80,000-\$99,999	44.7	36.7	7.4	*4.8	6.5	100.0	178.4
\$100,000 or more	47.1	28.8	10.6	7.0	6.6	100.0	259.4
Nil or negative income	2.4	*0.4	2.5	22.8	71.8	100.0	834.4
Not stated	39.6	18.2	6.4	14.4	21.4	100.0	636.2
Persons	40.4	17.5	3.5	13.6	25.0	100.0	11 337.3

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JOBHOLDERS(a), Superannuation coverage

Selected characteristics	TYPE OF SUPERANNUATION COVERAGE					TOTAL	
	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Pro- portion	Number
	%	%	%	%	%	%	'000
MALES							
Age group (years)							
15-24	58.6	8.3	1.5	8.9	22.7	100.0	790.6
25-34	57.9	20.9	2.9	10.6	7.7	100.0	1 225.1
35-44	44.3	31.7	6.0	9.5	8.6	100.0	1 271.6
45-54	37.8	35.0	9.0	9.4	8.8	100.0	1 070.0
55-69	38.2	22.9	9.3	9.9	19.7	100.0	549.8
Employment type in main job							
Employees with leave entitlements, not working on a fixed-term contract	54.8	39.6	1.2	2.2	2.2	100.0	2 715.7
Employees with leave entitlements, working on a fixed-term contract	62.6	28.9	*2.5	*3.1	*2.9	100.0	145.7
Self-identified casuals	49.5	5.4	2.0	16.0	27.1	100.0	641.5
Employees without leave entitlements who did not identify as casual	42.4	*11.1	*6.8	22.1	17.6	100.0	86.1
Owner managers of incorporated enterprises	58.6	7.6	8.5	13.6	11.7	100.0	476.5
Owner managers of unincorporated enterprises	16.3	3.2	21.1	26.6	32.8	100.0	841.6
Sector of employment in main job							
Public sector	28.2	65.2	2.2	2.4	2.0	100.0	713.5
Private sector	51.2	18.1	6.1	10.9	13.7	100.0	4 165.7
Not determined	55.1	*23.4	**4.9	*14.4	**2.2	100.0	27.9
Total cash income							
\$1-\$19,999	37.7	3.3	6.6	17.8	34.7	100.0	808.9
\$20,000-\$39,999	57.0	21.0	4.7	8.8	8.5	100.0	1 808.5
\$40,000-\$59,999	47.4	39.3	4.4	5.0	3.9	100.0	1 141.9
\$60,000-\$79,999	41.0	46.3	3.7	4.9	4.1	100.0	402.3
\$80,000-\$99,999	45.7	36.7	*6.3	*4.1	7.1	100.0	144.2
\$100,000 or more	48.2	29.5	11.2	6.6	*4.6	100.0	210.4
Nil or negative income	*11.1	**3.3	*12.3	47.4	25.9	100.0	71.3
Not stated	41.7	20.2	8.5	13.4	16.2	100.0	319.6
Males	47.9	24.9	5.5	9.7	11.9	100.0	4 907.1

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(a) Excludes persons who were contributing family workers and employees who worked for payment in kind only in their main job.

JOBHOLDERS(a), Superannuation coverage *continued*

Selected characteristics	TYPE OF SUPERANNUATION COVERAGE					TOTAL	
	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Pro- portion	Number
	%	%	%	%	%	%	'000
FEMALES							
Age group (years)							
15-24	58.8	4.6	**0.3	6.9	29.4	100.0	772.6
25-34	66.8	16.1	*1.0	8.5	7.6	100.0	903.5
35-44	55.8	22.9	3.1	7.6	10.5	100.0	985.4
45-54	51.1	29.3	3.7	5.5	10.4	100.0	867.9
55-69	42.1	29.5	4.1	4.3	20.0	100.0	291.1
Employment type in main job							
Employees with leave entitlements, not working on a fixed-term contract	63.4	31.6	0.7	2.0	2.2	100.0	2 085.8
Employees with leave entitlements, working on a fixed-term contract	71.0	18.4	**1.4	*5.2	*4.0	100.0	140.3
Self-identified casuals	56.5	4.2	*0.8	9.8	28.7	100.0	954.8
Employees without leave entitlements who did not identify as casual	56.9	*6.8	*4.1	*12.0	20.2	100.0	73.8
Owner managers of incorporated enterprises	64.9	*3.2	6.2	9.4	16.3	100.0	183.6
Owner managers of unincorporated enterprises	13.6	*2.6	12.4	24.9	46.5	100.0	382.1
Sector of employment in main job							
Public sector	45.7	46.7	1.6	3.2	2.8	100.0	826.6
Private sector	60.0	11.9	2.5	8.0	17.6	100.0	2 962.6
Not determined	64.2	*22.4	—	**1.5	*11.9	100.0	31.2
Total cash income							
\$1-\$19,999	49.6	6.3	2.2	11.4	30.5	100.0	1 220.6
\$20,000-\$39,999	67.8	20.6	1.3	4.7	5.6	100.0	1 645.3
\$40,000-\$59,999	49.5	42.5	2.5	*1.9	3.5	100.0	494.0
\$60,000-\$79,999	49.1	38.8	*5.5	*2.2	*4.5	100.0	121.1
\$80,000-\$99,999	39.6	38.1	*9.8	*8.1	**4.4	100.0	32.6
\$100,000 or more	46.5	29.0	*8.2	**4.5	*11.9	100.0	43.6
Nil or negative income	*12.2	—	**7.2	*34.0	46.6	100.0	25.7
Not stated	47.5	20.5	4.5	9.6	18.0	100.0	237.7
<i>Females</i>	56.9	19.6	2.3	6.9	14.3	100.0	3 820.4

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(a) Excludes persons who were contributing family workers and employees who worked for payment in kind only in their main job.

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Selected characteristics	TYPE OF SUPERANNUATION COVERAGE					TOTAL	
	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Pro- portion	Number
	%	%	%	%	%	%	'000
PERSONS							
Age group (years)							
15-24	58.7	6.5	0.9	7.9	26.0	100.0	1 563.2
25-34	61.7	18.9	2.1	9.7	7.6	100.0	2 128.6
35-44	49.3	27.9	4.7	8.6	9.5	100.0	2 257.0
45-54	43.8	32.4	6.7	7.7	9.5	100.0	1 937.9
55-69	39.6	25.2	7.5	8.0	19.8	100.0	840.9
Employment type in main job							
Employees with leave entitlements, not working on a fixed-term contract	58.5	36.1	1.0	2.1	2.2	100.0	4 801.5
Employees with leave entitlements, working on a fixed-term contract	66.7	23.7	*2.0	4.1	*3.4	100.0	286.0
Self-identified casuals	53.7	4.7	1.3	12.3	28.0	100.0	1 596.4
Employees without leave entitlements who did not identify as casual	49.1	9.1	*5.6	17.4	18.8	100.0	159.9
Owner managers of incorporated enterprises	60.3	6.4	7.9	12.4	13.0	100.0	660.1
Owner managers of unincorporated enterprises	15.5	3.0	18.4	26.1	37.1	100.0	1 223.7
Sector of employment in main job							
Public sector	37.6	55.3	1.9	2.8	2.4	100.0	1 540.1
Private sector	54.8	15.5	4.6	9.7	15.3	100.0	7 128.3
Not determined	59.9	22.9	**2.3	*7.6	*7.3	100.0	59.1
Total cash income							
\$1-\$19,999	44.8	5.1	4.0	14.0	32.2	100.0	2 029.5
\$20,000-\$39,999	62.2	20.8	3.1	6.8	7.1	100.0	3 453.8
\$40,000-\$59,999	48.0	40.3	3.8	4.1	3.8	100.0	1 635.9
\$60,000-\$79,999	42.9	44.6	4.1	4.3	4.2	100.0	523.3
\$80,000-\$99,999	44.6	37.0	7.0	*4.8	6.6	100.0	176.8
\$100,000 or more	47.9	29.4	10.7	6.2	5.8	100.0	253.9
Nil or negative income	11.4	**2.5	10.9	43.9	31.4	100.0	96.9
Not stated	44.2	20.3	6.8	11.7	17.0	100.0	557.3
Persons	51.8	22.6	4.1	8.5	13.0	100.0	8 727.6

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(a) Excludes persons who were contributing family workers and employees who worked for payment in kind only in their main job.

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JOBHOLDERS(a), Superannuation coverage by Industry and Occupation

TYPE OF SUPERANNUATION COVERAGE TOTAL

	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Pro- portion	Number
	%	%	%	%	%	%	'000

MALES

Industry of employment in main job							
Agriculture, Forestry and Fishing	38.8	8.3	11.9	16.4	24.5	100.0	301.8
Mining	42.8	51.3	—	**3.0	**2.9	100.0	71.0
Manufacturing	57.1	29.3	2.7	5.4	5.4	100.0	817.0
Electricity, Gas and Water Supply	29.7	67.6	**2.6	—	—	100.0	46.8
Construction	44.2	8.8	10.0	18.1	18.8	100.0	583.7
Wholesale Trade	56.6	25.5	*3.3	8.1	6.5	100.0	277.0
Retail Trade	50.7	12.5	3.9	8.4	24.5	100.0	581.8
Accommodation, Cafes and Restaurants	62.4	7.0	*3.3	11.0	16.4	100.0	167.6
Transport and Storage	42.5	30.2	5.6	10.7	11.1	100.0	317.9
Communication Services	32.7	49.6	*2.9	9.4	*5.3	100.0	116.8
Finance and Insurance	46.2	39.4	*3.8	*5.8	*4.9	100.0	160.0
Property and Business Services	56.2	13.8	7.7	13.2	9.1	100.0	603.0
Government Administration and Defence	23.3	68.3	*3.3	*2.1	*2.9	100.0	223.9
Education	36.7	51.9	*2.2	5.6	*3.6	100.0	188.2
Health and Community Services	48.7	30.0	8.8	*5.1	7.4	100.0	181.5
Cultural and Recreational Services	54.3	12.9	*6.4	9.9	16.5	100.0	105.0
Personal and Other Services	33.0	40.1	*5.3	9.9	11.7	100.0	164.0
Major group of occupation in main job							
Managers and Administrators	38.9	25.3	9.5	10.8	15.5	100.0	559.7
Professionals	46.1	33.3	7.0	8.3	5.4	100.0	808.1
Associate Professionals	47.3	29.2	5.2	8.6	9.7	100.0	651.1
Tradespersons and Related Workers	48.9	20.0	6.6	11.6	13.0	100.0	1 032.5
Advanced Clerical and Service Workers	46.8	41.2	**2.0	**5.3	**4.8	100.0	42.9
Intermediate Clerical, Sales and Service Workers	53.4	33.2	*2.2	6.0	5.3	100.0	401.2
Intermediate Production and Transport Workers	49.8	24.2	4.1	9.9	11.9	100.0	663.4
Elementary Clerical, Sales and Service Workers	47.3	14.8	*1.9	7.8	28.2	100.0	276.5
Labourers and Related Workers	53.4	13.8	3.7	12.4	16.6	100.0	471.6
<i>Males</i>	47.9	24.9	5.5	9.7	11.9	100.0	4 907.1

— nil or rounded to zero (including null cells)

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* estimate has a relative standard error of between 25% and 50% and should be used with caution

(a) Excludes persons who were contributing family workers and employees who worked for payment in kind only in their main job.

TYPE OF SUPERANNUATION COVERAGE TOTAL

	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Pro- portion	Number
	%	%	%	%	%	%	'000

FEMALES

Industry of employment in main job							
Agriculture, Forestry and Fishing	34.9	*4.2	9.0	11.5	40.4	100.0	114.5
Mining	*57.2	*36.0	—	**6.8	—	100.0	*7.9
Manufacturing	64.4	16.3	*2.4	6.5	10.5	100.0	286.8
Electricity, Gas and Water Supply	*62.7	*28.8	—	**8.5	—	100.0	*9.8
Construction	47.1	*6.6	*7.7	12.4	26.2	100.0	87.6
Wholesale Trade	67.3	11.8	*3.7	*7.1	10.1	100.0	138.1
Retail Trade	55.8	7.5	*1.3	6.5	28.9	100.0	625.4
Accommodation, Cafes and Restaurants	65.2	*4.0	**0.5	7.2	23.1	100.0	238.9
Transport and Storage	55.2	22.1	*3.2	*7.1	*12.4	100.0	80.9
Communication Services	39.3	41.5	—	*14.9	**4.3	100.0	48.2
Finance and Insurance	53.8	36.9	*2.5	*4.1	*2.7	100.0	189.7
Property and Business Services	64.4	9.3	*2.1	11.2	12.9	100.0	470.6
Government Administration and Defence	38.3	56.0	*2.1	*2.8	**0.7	100.0	168.7
Education	46.5	40.0	*2.1	4.7	6.8	100.0	435.4
Health and Community Services	65.2	23.0	1.5	4.1	6.2	100.0	658.7
Cultural and Recreational Services	54.7	13.7	*3.0	10.3	18.3	100.0	105.6
Personal and Other Services	50.0	16.6	*2.8	10.8	19.7	100.0	153.7
Major group of occupation in main job							
Managers and Administrators	37.7	24.4	7.0	9.3	21.7	100.0	164.3
Professionals	55.5	30.9	2.9	5.6	5.1	100.0	803.5
Associate Professionals	56.3	20.5	3.5	7.5	12.3	100.0	423.1
Tradespersons and Related Workers	61.9	*7.8	*3.4	11.6	15.3	100.0	105.4
Advanced Clerical and Service Workers	56.5	18.6	3.3	8.6	12.9	100.0	347.3
Intermediate Clerical, Sales and Service Workers	62.1	19.7	1.2	6.2	10.7	100.0	1 035.0
Intermediate Production and Transport Workers	60.3	11.9	*2.6	*7.1	18.1	100.0	120.7
Elementary Clerical, Sales and Service Workers	53.7	9.6	*0.5	6.6	29.7	100.0	534.0
Labourers and Related Workers	57.5	10.3	*1.1	7.7	23.5	100.0	287.1
<i>Females</i>	56.9	19.6	2.3	6.9	14.3	100.0	3 820.4

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— nil or rounded to zero (including null cells)

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(a) Excludes persons who were contributing family workers and employees who worked for payment in kind only in their main job.

TYPE OF SUPERANNUATION COVERAGE TOTAL

	Employer/ business contributions only	Personal/ spouse and employer/ business contributions	Personal/ spouse contributions only	Has super- annuation, but no contributions currently being made	No super- annuation	Pro- portion	Number
	%	%	%	%	%	%	'000

PERSONS

Industry of employment in main job							
Agriculture, Forestry and Fishing	37.7	7.2	11.1	15.1	28.9	100.0	416.3
Mining	44.2	49.8	—	*3.4	**2.6	100.0	78.9
Manufacturing	59.0	26.0	2.6	5.7	6.7	100.0	1 103.9
Electricity, Gas and Water Supply	35.5	60.9	**2.2	**1.5	—	100.0	56.6
Construction	44.6	8.5	9.7	17.4	19.8	100.0	671.4
Wholesale Trade	60.2	20.9	3.4	7.8	7.7	100.0	415.1
Retail Trade	53.3	9.9	2.5	7.4	26.8	100.0	1 207.2
Accommodation, Cafes and Restaurants	64.0	5.2	*1.7	8.8	20.3	100.0	406.5
Transport and Storage	45.1	28.6	5.1	9.9	11.4	100.0	398.8
Communication Services	34.7	47.2	*2.1	11.0	*5.0	100.0	165.0
Finance and Insurance	50.3	38.0	3.1	4.9	3.7	100.0	349.6
Property and Business Services	59.8	11.8	5.3	12.3	10.8	100.0	1 073.6
Government Administration and Defence	29.8	63.0	2.8	*2.4	*2.0	100.0	392.6
Education	43.5	43.6	2.1	4.9	5.8	100.0	623.6
Health and Community Services	61.6	24.5	3.1	4.3	6.5	100.0	840.2
Cultural and Recreational Services	54.5	13.3	*4.7	10.1	17.4	100.0	210.6
Personal and Other Services	41.2	28.7	4.1	10.3	15.6	100.0	317.7
Major group of occupation in main job							
Managers and Administrators	38.6	25.1	9.0	10.5	16.9	100.0	724.0
Professionals	50.8	32.1	5.0	6.9	5.2	100.0	1 611.6
Associate Professionals	50.8	25.8	4.5	8.2	10.7	100.0	1 074.3
Tradespersons and Related Workers	50.1	18.8	6.3	11.6	13.2	100.0	1 137.9
Advanced Clerical and Service Workers	55.5	21.1	3.2	8.3	12.0	100.0	390.2
Intermediate Clerical, Sales and Service Workers	59.6	23.5	1.5	6.2	9.2	100.0	1 436.1
Intermediate Production and Transport Workers	51.4	22.3	3.9	9.5	12.9	100.0	784.2
Elementary Clerical, Sales and Service Workers	51.5	11.4	*0.9	7.0	29.2	100.0	810.5
Labourers and Related Workers	55.0	12.5	2.7	10.7	19.2	100.0	758.8
Persons	51.8	22.6	4.1	8.5	13.0	100.0	8 727.6

— nil or rounded to zero (including null cells)

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Excludes persons who were contributing family workers and employees who worked for payment in kind only in their main job.

PRE-RETIRED PERSONS WITH SUPERANNUATION, Number of accounts

Selected characteristics	NUMBER OF SUPERANNUATION ACCOUNTS			TOTAL	
	One	Two	Three or more	Proportion	Number
	%	%	%	%	'000
.....					
Sex					
Males	67.0	23.0	10.0	100.0	4 685.2
Females	71.2	21.6	7.3	100.0	3 815.9
Age group (years)					
15-24	75.6	16.7	7.7	100.0	1 330.0
25-34	67.1	22.2	10.8	100.0	2 279.0
35-44	68.5	23.2	8.2	100.0	2 261.9
45-54	66.1	25.7	8.2	100.0	1 886.0
55-69	70.1	21.9	8.0	100.0	744.3
Employment type in main job					
Employees with leave entitlements, not working on a fixed-term contract	67.4	23.7	8.9	100.0	4 694.5
Employees with leave entitlements, working on a fixed-term contract	59.8	28.6	11.6	100.0	276.1
Self-identified casuals	64.9	23.9	11.2	100.0	1 148.9
Employees without leave entitlements who did not identify as casual	65.0	18.6	16.4	100.0	129.9
Owner managers of incorporated enterprises	76.7	17.9	5.4	100.0	574.4
Owner managers of unincorporated enterprises	73.0	19.6	7.3	100.0	770.1
Not a jobholder	75.9	17.1	7.0	100.0	907.2
Total	68.8	22.4	8.8	100.0	8 501.1
.....					

PRE-RETIRED PERSONS, Spouse superannuation coverage

	SPOUSE SUPERANNUATION COVERAGE			NO SPOUSE	TOTAL(a)	
	Spouse has super-annuation	Spouse has no super-annuation	Spouse is retired(b)		Pro-portion	Number
	%	%	%	%	%	'000
PERSONS WITH SUPERANNUATION						
Sex						
Males	50.3	9.7	7.2	32.4	100.0	4 685.2
Females	57.6	4.2	1.9	34.9	100.0	3 815.9
Age group (years)						
15-24	17.4	2.1	**0.1	79.9	100.0	1 330.0
25-34	55.8	6.4	2.0	34.8	100.0	2 279.0
35-44	64.7	9.9	3.9	21.0	100.0	2 261.9
45-54	64.3	8.2	6.9	20.1	100.0	1 886.0
55-69	50.4	8.7	19.7	18.7	100.0	744.3
Total cash income						
\$1-\$19,999	48.3	6.8	3.8	39.9	100.0	2 001.4
\$20,000-\$39,999	51.8	7.0	4.1	36.5	100.0	3 268.7
\$40,000-\$59,999	56.1	8.0	5.8	29.4	100.0	1 581.6
\$60,000 or more	62.9	8.2	7.7	20.4	100.0	914.7
Nil or negative income	59.0	6.6	*2.4	31.4	100.0	235.1
Not stated	58.5	7.1	6.4	26.8	100.0	499.8
Total	53.6	7.3	4.8	33.5	100.0	8 501.1

PERSONS WITH NO SUPERANNUATION						
Sex						
Males	13.2	14.5	7.8	64.0	100.0	1 304.4
Females	27.9	11.6	2.2	57.4	100.0	1 531.7
Age group (years)						
15-24	3.1	1.2	**0.2	95.4	100.0	1 237.9
25-34	35.7	17.4	2.7	43.5	100.0	495.1
35-44	39.2	24.4	5.9	29.6	100.0	491.5
45-54	36.1	27.3	7.1	29.1	100.0	342.8
55-69	25.2	19.1	24.9	27.2	100.0	268.9
Total cash income						
\$1-\$19,999	20.8	12.3	5.2	61.0	100.0	1 665.5
\$20,000-\$39,999	29.8	20.9	6.0	42.6	100.0	314.5
\$40,000-\$59,999	42.3	24.6	*10.2	21.9	100.0	66.3
\$60,000 or more	25.4	29.9	*14.6	30.1	100.0	54.0
Nil or negative income	13.7	4.9	**0.3	80.4	100.0	599.4
Not stated	25.8	25.3	10.3	37.5	100.0	136.4
Total	21.1	12.9	4.8	60.4	100.0	2 836.2

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

* estimate has a relative standard error of between 25% and 50% and should be used with caution

(a) Includes 68,500 persons for whom spouse details were not available.

(b) Includes 25,600 persons whose spouses had never been employed and did not intend to become employed.

PRE-RETIRED PERSONS WITH ACCUMULATION ACCOUNTS

Selected characteristics	ACCUMULATION ACCOUNT BALANCE (a)						TOTAL	
	\$1–\$4,999	\$5,000–\$9,999	\$10,000–\$19,999	\$20,000–\$39,999	\$40,000 or more	Not determined (b)	Pro-portion	Number
	%	%	%	%	%	%	%	'000
Sex								
Males	28.9	13.2	14.3	11.0	14.6	18.0	100.0	4 005.1
Females	42.6	15.5	12.7	6.6	7.0	15.7	100.0	3 327.0
Age group (years)								
15–24	70.1	5.8	*0.6	**0.1	—	23.3	100.0	1 248.2
25–34	37.4	19.8	15.6	6.3	2.0	19.0	100.0	1 976.3
35–44	28.8	15.6	16.7	11.9	11.7	15.3	100.0	1 895.7
45–54	19.9	14.0	17.1	14.3	21.5	13.2	100.0	1 552.2
55–69	15.7	9.9	15.0	13.1	33.6	12.6	100.0	659.6
Labour force status								
Employed								
Working full time	28.2	14.6	15.7	10.8	13.2	17.6	100.0	4 957.8
Working part time	48.2	13.9	9.6	5.5	7.3	15.5	100.0	1 556.1
Total	32.9	14.4	14.3	9.5	11.8	17.1	100.0	6 514.0
Unemployed	54.4	9.7	7.9	*3.2	5.7	19.1	100.0	301.5
Not in the labour force	50.9	14.3	8.2	5.7	6.3	14.5	100.0	516.7
Employment type in main job								
Employees with leave entitlements, not working on a fixed-term contract	29.6	15.7	16.9	10.3	10.6	17.0	100.0	3 715.4
Employees with leave entitlements, working on a fixed-term contract	46.6	11.8	11.1	6.6	10.2	13.8	100.0	229.7
Self-identified casuals	55.1	12.4	5.7	2.7	3.1	21.0	100.0	1 111.6
Employees without leave entitlements who did not identify as casual	37.9	11.4	11.1	*5.3	10.9	23.4	100.0	122.8
Owner managers of incorporated enterprises	12.7	11.7	13.9	14.6	31.7	15.4	100.0	557.8
Owner managers of unincorporated enterprises	27.2	14.2	15.6	13.2	16.8	13.0	100.0	745.3
Not a jobholder	51.2	13.0	8.2	5.3	6.1	16.2	100.0	849.5
Total cash income								
\$1–\$19,999	55.7	11.7	6.6	4.5	5.0	16.6	100.0	1 883.6
\$20,000–\$39,999	35.6	17.9	15.7	7.0	6.8	17.1	100.0	2 877.3
\$40,000–\$59,999	18.6	12.7	20.3	15.4	17.2	15.8	100.0	1 217.1
\$60,000–\$79,999	12.6	10.1	17.1	16.5	30.5	13.2	100.0	360.5
\$80,000–\$99,999	10.8	12.2	12.2	23.0	28.0	13.8	100.0	126.2
\$100,000 or more	10.8	8.2	10.3	13.1	44.4	13.2	100.0	207.3
Nil or negative income	43.2	11.9	11.7	7.9	8.4	17.0	100.0	219.3
Not stated	22.2	12.9	11.2	11.9	14.7	27.2	100.0	440.8
Total	35.1	14.2	13.6	9.0	11.2	17.0	100.0	7 332.1

* estimate has a relative standard error of between 25% and 50% and should be used with caution (a) In relation to a maximum of three main superannuation accounts.

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use (b) The characteristics of people for whom this information was not determined may differ from the characteristics of those for whom the information could be determined. Refer to Appendix 1 for more information.

— nil or rounded to zero (including null cells)

PRE-RETIRED PERSONS WITH DEFINED BENEFIT OR HYBRID ACCOUNTS

Selected characteristics	WITHDRAWAL/RESIGNATION BENEFIT AMOUNT(a)						TOTAL	
	\$1– \$4,999	\$5,000– \$9,999	\$10,000– \$19,999	\$20,000– \$39,999	\$40,000 or more	Not determined(b)	Pro- portion	Number
	%	%	%	%	%	%	%	'000
Sex								
Males	15.0	7.7	11.5	12.7	43.8	9.3	100.0	1 062.5
Females	25.0	13.0	14.8	14.8	23.5	9.0	100.0	779.6
Age group (years)								
15–24	57.1	12.0	*6.9	*3.6	**1.0	19.4	100.0	126.5
25–34	25.1	14.5	17.7	14.7	18.2	9.8	100.0	496.8
35–44	15.5	8.5	13.6	14.3	39.9	8.1	100.0	567.8
45–54	10.5	7.8	10.2	14.3	49.5	7.6	100.0	510.7
55–69	10.7	*4.8	8.5	13.2	55.1	7.5	100.0	140.3
Labour force status								
Employed								
Working full time	15.6	9.0	13.0	14.3	39.0	9.1	100.0	1 520.9
Working part time	35.8	14.4	14.2	10.3	15.8	9.4	100.0	232.1
Total	18.3	9.7	13.2	13.8	36.0	9.1	100.0	1 753.1
Unemployed								
Not in the labour force	45.0	*10.2	**3.8	**4.8	*24.4	*11.8	100.0	28.2
	34.3	16.6	*10.1	*12.0	17.5	*9.4	100.0	60.9
Employment type in main job								
Employees with leave entitlements, not working on a fixed-term contract								
	13.9	9.3	13.6	15.1	39.6	8.6	100.0	1 452.1
Employees with leave entitlements, working on a fixed-term contract								
	38.0	*10.1	*10.3	*8.8	23.7	*9.2	100.0	85.4
Self-identified casuals								
	49.4	13.8	*9.3	*2.7	*9.2	15.7	100.0	108.2
Employees without leave entitlements who did not identify as casual								
	*38.5	**7.8	**14.2	**11.9	*18.2	**9.4	100.0	14.1
Owner managers of incorporated enterprises								
	*22.1	*8.4	*14.7	*12.5	32.3	*9.9	100.0	34.8
Owner managers of unincorporated enterprises								
	34.5	*12.1	*12.3	*9.4	21.0	*10.7	100.0	57.2
Not a jobholder								
	37.1	15.2	*8.0	*10.4	19.1	*10.2	100.0	90.4
Total cash income								
\$1–\$19,999	43.7	14.8	10.4	6.6	12.2	12.3	100.0	202.9
\$20,000–\$39,999	25.5	13.2	17.3	15.0	19.4	9.6	100.0	624.7
\$40,000–\$59,999	12.1	8.0	11.5	14.8	45.8	7.7	100.0	545.4
\$60,000–\$79,999	6.2	*2.4	8.5	15.7	60.2	7.0	100.0	212.1
\$80,000–\$99,999	*6.5	*5.9	*13.3	*11.8	58.1	*4.3	100.0	63.1
\$100,000 or more	*8.8	*6.0	*9.6	*6.6	63.9	*5.0	100.0	70.0
Nil or negative income	*23.7	*25.1	**9.3	*13.6	*11.5	*16.8	100.0	24.1
Not stated	10.4	*7.3	11.1	14.0	40.6	16.6	100.0	99.9
Total	19.2	9.9	12.9	13.6	35.2	9.2	100.0	1 842.1

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) In relation to a maximum of three main superannuation accounts.

(b) The characteristics of people for whom this information was not determined may differ from the characteristics of those for whom the information could be determined. Refer to Appendix 1 for more information.

PRE-RETIRED PERSONS WITH SUPERANNUATION, Total superannuation balance(a)

Selected characteristics	TOTAL SUPERANNUATION BALANCE						TOTAL	
	\$1– \$4,999	\$5,000– \$9,999	\$10,000– \$19,999	\$20,000– \$39,999	\$40,000 or more	Not determined(b)	Pro- portion	Number
	%	%	%	%	%	%	%	'000
Sex								
Males	24.2	11.4	13.5	11.6	22.1	17.2	100.0	4 685.2
Females	37.3	14.8	13.2	8.5	10.9	15.3	100.0	3 815.9
Age group (years)								
15–24	67.9	6.9	1.1	*0.4	**0.1	23.5	100.0	1 330.0
25–34	31.8	18.4	16.9	9.0	5.6	18.4	100.0	2 279.0
35–44	23.6	13.2	16.0	12.6	20.1	14.5	100.0	2 261.9
45–54	15.4	11.8	14.8	14.5	30.8	12.6	100.0	1 886.0
55–69	13.9	9.0	13.2	13.2	38.5	12.3	100.0	744.3
Labour force status								
Employed								
Working full time	22.9	12.6	15.0	12.0	20.8	16.7	100.0	5 945.6
Working part time	45.0	14.1	10.2	6.2	9.1	15.4	100.0	1 681.4
Total	27.8	13.0	13.9	10.7	18.2	16.4	100.0	7 626.9
Unemployed	52.8	9.4	8.5	3.4	7.0	18.9	100.0	319.5
Not in the labour force	48.1	14.4	9.1	6.3	7.7	14.4	100.0	554.7
Employment type in main job								
Employees with leave entitlements, not working on a fixed-term contract	22.7	13.3	15.7	12.0	20.5	15.8	100.0	4 694.5
Employees with leave entitlements, working on a fixed-term contract	40.2	11.3	11.4	8.0	15.0	14.1	100.0	276.1
Self-identified casuals	53.1	12.2	6.5	3.2	3.6	21.5	100.0	1 148.9
Employees without leave entitlements who did not identify as casual	37.4	10.4	11.6	*6.1	11.9	22.6	100.0	129.9
Owners managers of incorporated enterprises	12.2	11.5	13.4	14.5	32.8	15.5	100.0	574.4
Owners managers of unincorporated enterprises	26.7	13.7	15.8	13.1	17.5	13.2	100.0	770.1
Not a jobholder	49.0	13.1	8.8	5.8	7.4	16.0	100.0	907.2
Total cash income								
\$1–\$19,999	53.5	12.1	7.2	4.8	5.7	16.7	100.0	2 001.4
\$20,000–\$39,999	31.5	16.9	16.3	8.9	9.8	16.6	100.0	3 268.7
\$40,000–\$59,999	12.6	10.1	17.6	16.4	28.8	14.6	100.0	1 581.6
\$60,000–\$79,999	7.5	5.8	12.9	15.8	45.8	12.3	100.0	505.6
\$80,000–\$99,999	7.2	9.2	11.2	17.8	42.5	12.1	100.0	166.7
\$100,000 or more	8.0	5.5	8.0	11.5	54.2	12.7	100.0	242.3
Nil or negative income	40.5	13.0	11.8	8.1	9.0	17.5	100.0	235.1
Not stated	18.5	11.4	10.7	12.4	20.9	26.1	100.0	499.8
Total	30.1	12.9	13.4	10.2	17.1	16.4	100.0	8 501.1

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) In relation to a maximum of three superannuation accounts.

(b) The characteristics of people for whom this information was not determined may differ from the characteristics of those for whom the information could be determined. Refer to Appendix 1 for more information.

<i>Selected characteristics</i>	<i>Accumulation account balance</i>	<i>Withdrawal/ resignation benefit amount</i>	<i>Total superannuation balance</i>
.....			
MEDIAN (\$)			
Sex			
Males	9 535	36 970	13 436
Females	4 896	13 836	6 399
Age group (years)			
15-24	942	1 942	1 021
25-34	5 579	12 025	7 016
35-44	9 241	29 605	12 760
45-54	14 596	47 015	21 299
55-69	22 543	49 101	29 962
Labour force status			
Employed			
Working full time	9 424	29 853	13 000
Working part time	3 696	8 797	4 326
Total	7 520	24 797	10 399
Unemployed	1 805	*4 622	2 000
Not in the labour force	3 442	7 185	3 877
Sector of employment in main job			
Public sector	8 793	39 654	23 655
Private sector	7 359	14 795	8 795
Not determined	6 988	*33 935	8 224
Employment type in main job			
Employees with leave entitlements, not working on a fixed-term contract	8 703	30 439	12 866
Employees with leave entitlements, working on a fixed-term contract	4 279	7 992	5 592
Self-identified casuals	2 102	3 012	2 279
Employees without leave entitlements who did not identify as casual	5 123	*8 282	5 238
Owner managers of incorporated enterprises	23 995	*16 673	25 000
Owner managers of unincorporated enterprises	10 861	8 793	11 247
Not a jobholder	3 100	6 768	3 469
Total cash income			
\$1-\$19,999	2 292	5 035	2 574
\$20,000-\$39,999	6 330	12 884	7 615
\$40,000-\$59,999	14 280	39 228	21 899
\$60,000-\$79,999	22 879	67 997	45 511
\$80,000-\$99,999	24 985	57 661	36 960
\$100,000 or more	40 860	69 305	54 622
Nil or negative income	4 600	*7 546	5 000
Not stated	10 304	36 423	15 548
Whether making personal contributions to superannuation			
Making personal contributions to superannuation	19 244	44 931	32 223
Not making personal contributions to superannuation	5 111	7 500	5 744
Population median	6 894	23 888	9 487

.....

NUMBER ('000)

Total(c)	6,088	1,673	7,111
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* estimate has a relative standard error of between 25% and 50% and should be used with caution

- (a) In relation to a maximum of three main superannuation accounts.
- (b) Medians were calculated using known values (i.e. missing values were excluded). Refer to Appendix 1 for more information.
- (c) These population totals equal those in Tables 7 to 9 less the number in the 'Not determined' category (i.e. missing values).

<i>Selected characteristics</i>	<i>Accumulation account balance</i>	<i>Withdrawal/ resignation benefit amount</i>	<i>Total superannuation balance</i>
.....			
RELATIVE STANDARD ERROR OF MEDIANS (%)			
Sex			
Males	3	5	2
Females	3	4	2
Age group (years)			
15-24	5	21	5
25-34	4	4	3
35-44	4	8	3
45-54	4	7	4
55-69	7	14	7
Labour force status			
Employed			
Working full time	2	3	2
Working part time	5	11	5
Total	2	5	2
Unemployed	23	39	21
Not in the labour force	6	19	7
Sector of employment in main job			
Public sector	5	6	5
Private sector	2	5	2
Not determined	16	40	15
Employment type in main job			
Employees with leave entitlements, not working on a fixed-term contract	2	3	2
Employees with leave entitlements, working on a fixed-term contract	10	23	9
Self-identified casuals	6	24	6
Employees without leave entitlements who did not identify as casual	20	45	22
Owner managers of incorporated enterprises	7	49	6
Owner managers of unincorporated enterprises	6	21	6
Not a jobholder	5	15	6
Total cash income			
\$1-\$19,999	5	11	5
\$20,000-\$39,999	2	6	2
\$40,000-\$59,999	3	7	4
\$60,000-\$79,999	6	9	10
\$80,000-\$99,999	13	20	17
\$100,000 or more	8	14	11
Nil or negative income	7	29	10
Not stated	11	13	11
Whether making personal contributions to superannuation			
Making personal contributions to superannuation	3	3	3
Not making personal contributions to superannuation	2	6	2
Population median	2	4	2
.....			
RELATIVE STANDARD ERROR OF NUMBERS (%)			
Total	1	2	1
.....			

(a) In relation to a maximum of three main superannuation accounts.

(b) Medians were calculated using known values (i.e. missing values were excluded). Refer to Appendix 1 for more information.

	COUPLE INCOME UNIT(c)		OTHER INCOME UNIT(d)
	<i>Both spouses have superannuation</i>	<i>One spouse has superannuation</i>	

MEDIAN (\$)

Age of oldest person (years)			
15-24	5 109	**972	1 021
25-34	17 648	4 701	6 318
35-44	34 990	9 991	10 774
45-54	62 425	15 968	18 695
55-69	65 664	*17 054	21 266
Total cash income			
\$1-\$19,999	21 653	4 352	839
\$20,000-\$39,999	15 860	5 843	4 109
\$40,000-\$59,999	22 204	12 174	15 131
\$60,000-\$79,999	34 596	16 765	38 699
\$80,000-\$99,999	53 908	*27 542	**26 392
\$100,000 and over	99 979	*43 610	**40 662
Not stated	49 437	*9 761	9 750
Population median	35 969	9 956	4 509

NUMBER ('000)

Total	1 742	538	1 801
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RELATIVE STANDARD ERROR OF MEDIANS (%)

Age of oldest person (years)			
15-24	18	68	6
25-34	5	18	4
35-44	7	9	8
45-54	6	9	8
55-69	13	27	16
Total cash income			
\$1-\$19,999	14	21	9
\$20,000-\$39,999	10	10	7
\$40,000-\$59,999	4	9	6
\$60,000-\$79,999	6	20	23
\$80,000-\$99,999	9	39	57
\$100,000 and over	9	28	67
Not stated	10	28	24
Population median	4	7	5

RELATIVE STANDARD ERROR OF NUMBERS (%)

Total	2	5	2
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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

* estimate has a relative standard error of between 25% and 50% and should be used with caution

(a) Medians were calculated using known values (i.e. missing values were excluded). Refer to Appendix 1 for more information.

(b) In relation to a maximum of three main superannuation accounts per person.

(c) Couple income units were only included if both persons in the couple income unit were pre-retired.

(d) Includes lone person and one parent income units.

JOBHOLDERS (a), Whether making personal superannuation contributions

<i>Selected characteristics</i>	TOTAL			
	<i>Making contributions</i>	<i>Not making contributions</i>	<i>Pro-portion</i>	<i>Number</i>
	%	%	%	'000
Sex				
Males	30.4	69.6	100.0	4 907.1
Females	21.4	78.6	100.0	3 820.4
Age group (years)				
15-24	7.4	92.6	100.0	1 563.2
25-34	20.9	79.1	100.0	2 128.6
35-44	32.4	67.6	100.0	2 257.0
45-54	38.5	61.5	100.0	1 937.9
55-69	32.4	67.6	100.0	840.9
Sector of employment in main job				
Public sector	56.9	43.1	100.0	1 540.1
Private sector	19.9	80.1	100.0	7 128.3
Not determined	25.2	74.8	100.0	59.1
Employment type in main job				
Employees with leave entitlements, not working on a fixed-term contract	36.9	63.1	100.0	4 801.5
Employees with leave entitlements, working on a fixed-term contract	25.6	74.4	100.0	286.0
Self-identified casuals	5.6	94.4	100.0	1 596.4
Employees without leave entitlements who did not identify as casual	14.7	85.3	100.0	159.9
Owner managers of incorporated enterprises	14.0	86.0	100.0	660.1
Owner managers of unincorporated enterprises	21.0	79.0	100.0	1 223.7
Total cash income				
\$1-\$19,999	8.6	91.4	100.0	2 029.5
\$20,000-\$39,999	23.7	76.3	100.0	3 453.8
\$40,000-\$59,999	43.9	56.1	100.0	1 635.9
\$60,000-\$79,999	48.5	51.5	100.0	523.3
\$80,000-\$99,999	44.0	56.0	100.0	176.8
\$100,000 or more	39.5	60.5	100.0	253.9
Nil or negative income	13.4	86.6	100.0	96.9
Not stated	26.9	73.1	100.0	557.3
Total	26.4	73.6	100.0	8 727.6

(a) Excludes contributing family workers and employees who worked for payment in kind only in their main job.

	TOTAL			
	<i>Making contributions</i>	<i>Not making contributions</i>	<i>Pro- portion</i>	<i>Number</i>
	%	%	%	'000
Industry of employment in main job				
Agriculture, Forestry and Fishing	18.0	82.0	100.0	416.3
Mining	49.8	50.2	100.0	78.9
Manufacturing	28.3	71.7	100.0	1 103.9
Electricity, Gas and Water Supply	63.1	36.9	100.0	56.6
Construction	18.0	82.0	100.0	671.4
Wholesale Trade	24.1	75.9	100.0	415.1
Retail Trade	12.4	87.6	100.0	1 207.2
Accommodation, Cafes and Restaurants	6.7	93.3	100.0	406.5
Transport and Storage	33.6	66.4	100.0	398.8
Communication Services	49.3	50.7	100.0	165.0
Finance and Insurance	41.0	59.0	100.0	349.6
Property and Business Services	16.9	83.1	100.0	1 073.6
Government Administration and Defence	65.6	34.4	100.0	392.6
Education	45.2	54.8	100.0	623.6
Health and Community Services	27.2	72.8	100.0	840.2
Cultural and Recreational Services	17.9	82.1	100.0	210.6
Personal and Other Services	32.3	67.7	100.0	317.7
Major group of occupation in main job				
Managers and Administrators	33.7	66.3	100.0	724.0
Professionals	36.8	63.2	100.0	1 611.6
Associate Professionals	30.1	69.9	100.0	1 074.3
Tradespersons and Related Workers	25.0	75.0	100.0	1 137.9
Advanced Clerical and Service Workers	24.1	75.9	100.0	390.2
Intermediate Clerical, Sales and Service Workers	24.6	75.4	100.0	1 436.1
Intermediate Production and Transport Workers	26.1	73.9	100.0	784.2
Elementary Clerical, Sales and Service Workers	12.2	87.8	100.0	810.5
Labourers and Related Workers	15.0	85.0	100.0	758.8
Total	26.4	73.6	100.0	8 727.6

(a) Excludes contributing family workers and employees who worked for payment in kind only in their main job.

	AGE GROUP (YEARS)					
	15-24	25-34	35-44	45-54	55-69	Total
MALES						
Proportion (%)						
Has life assurance or other superannuation scheme	**0.1	*0.7	1.5	2.6	5.8	1.6
Already covered by employer superannuation	2.2	3.9	6.2	8.3	8.0	5.3
Has contributions to superannuation fund, but not eligible to make personal contributions	9.2	6.4	6.7	9.9	8.4	7.9
Spouse has cover	—	—	—	**0.3	**0.1	**0.1
Plans to join soon/Has applied to join	5.4	4.8	3.4	2.8	*2.0	3.9
Cost/Cannot afford to	36.5	34.8	38.9	35.9	28.2	35.6
Too young/Too old	12.5	1.6	**0.3	**0.4	4.0	3.6
Has other investments	2.0	6.6	8.8	10.6	12.6	7.5
Paying mortgage	*0.6	9.4	6.8	2.0	**0.3	4.7
Inadequate tax concessions	**0.2	*0.4	1.3	2.3	*2.1	1.1
Erosion of funds/Return not worthwhile	1.6	5.0	6.7	5.2	5.4	4.8
Have not bothered/Never thought about it/Not interested	24.1	20.0	10.0	10.0	10.6	15.7
Does not intend to stay long with job or employer	*1.4	*0.7	*0.5	—	**0.6	0.7
Retired	—	—	—	—	3.0	0.3
Not working	**0.3	**0.1	**0.1	**0.1	**0.5	*0.2
Other reason/Not determined	3.9	5.7	8.8	9.5	8.2	7.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	713.4	933.8	795.0	602.7	372.8	3 417.7

FEMALES						
Proportion (%)						
Has life assurance or other superannuation scheme	**0.1	*0.4	1.7	*1.5	*1.8	0.9
Already covered by employer superannuation	*1.0	2.2	4.4	5.0	5.2	3.2
Has contributions to superannuation fund, but not eligible to make personal contributions	8.1	6.9	6.9	8.0	7.5	7.5
Spouse has cover	—	1.7	5.1	5.6	*3.0	3.0
Plans to join soon/Has applied to join	3.7	3.8	3.4	2.6	*1.6	3.3
Cost/Cannot afford to	37.8	39.5	42.1	37.6	35.2	39.1
Too young/Too old	15.0	2.6	*0.3	**0.1	5.9	4.8
Has other investments	1.6	3.8	5.3	6.9	10.7	4.7
Paying mortgage	*0.7	7.8	4.7	2.6	**1.2	3.9
Inadequate tax concessions	—	**0.1	*1.1	*0.9	*2.4	0.7
Erosion of funds/Return not worthwhile	*1.1	4.3	2.8	4.8	*4.2	3.2
Have not bothered/Never thought about it/Not interested	24.9	20.4	15.6	15.7	11.4	18.8
Does not intend to stay long with job or employer	1.7	1.5	*0.6	*0.9	**0.8	1.2
Retired	—	—	—	**0.1	*2.7	*0.2
Not working	**0.2	*0.3	*0.4	**0.2	**0.4	*0.3
Other reason/Not determined	4.0	4.6	5.5	7.5	5.8	5.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	734.8	749.2	731.4	590.1	196.0	3 001.6

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

* estimate has a relative standard error of between 25% and 50% and should be used with caution

— nil or rounded to zero (including null cells)

(a) Excludes contributing family workers and employees who worked for payment in kind only in their main job.

	AGE GROUP (YEARS)					
	15-24	25-34	35-44	45-54	55-69	Total
PERSONS						
Proportion (%)						
Has life assurance or other superannuation scheme	**0.1	*0.6	1.6	2.1	4.4	1.3
Already covered by employer superannuation	1.6	3.2	5.3	6.7	7.1	4.3
Has contributions to superannuation fund, but not eligible to make personal contributions	8.6	6.6	6.8	8.9	8.1	7.7
Spouse has cover	—	0.8	2.4	2.9	*1.1	1.4
Plans to join soon/Has applied to join	4.5	4.3	3.4	2.7	1.9	3.6
Cost/Cannot afford to	37.2	36.9	40.5	36.8	30.6	37.2
Too young/Too old	13.8	2.0	*0.3	*0.3	4.7	4.2
Has other investments	1.8	5.4	7.1	8.8	12.0	6.2
Paying mortgage	*0.7	8.7	5.8	2.3	*0.6	4.3
Inadequate tax concessions	**0.1	*0.3	1.2	1.6	2.2	0.9
Erosion of funds/Return not worthwhile	1.4	4.7	4.8	5.0	5.0	4.0
Have not bothered/Never thought about it/Not interested	24.5	20.2	12.7	12.9	10.9	17.2
Does not intend to stay long with job or employer	1.5	1.0	*0.6	*0.4	*0.7	0.9
Retired	—	—	—	—	2.9	0.3
Not working	*0.3	*0.2	*0.2	**0.2	*0.4	0.2
Other reason/Not determined	4.0	5.2	7.2	8.5	7.3	6.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	1 448.2	1 683.0	1 526.4	1 192.7	568.8	6 419.2

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

* estimate has a relative standard error of between 25% and 50% and should be used with caution

— nil or rounded to zero (including null cells)

(a) Excludes contributing family workers and employees who worked for payment in kind only in their main job.

Selected characteristics	WEEKLY PERSONAL CONTRIBUTION AMOUNT					TOTAL	
	Less than \$20	\$20 to less than \$40	\$40 to less than \$60	\$60 or more	Not determined(c)	Pro-portion	Number
	%	%	%	%	%	%	'000
Sex							
Males	17.2	24.6	18.8	23.1	16.3	100.0	1 264.3
Females	22.3	28.5	17.6	17.2	14.4	100.0	672.6
Age group (years)							
15-24	30.9	38.8	**2.6	**1.3	26.3	100.0	47.5
25-34	23.9	31.5	18.1	10.7	15.8	100.0	341.4
35-44	19.6	26.2	20.7	19.4	14.2	100.0	633.0
45-54	16.6	23.6	17.6	26.2	16.0	100.0	672.0
55-69	14.4	21.9	18.0	29.6	16.1	100.0	242.9
Sector of employment in main job							
Public sector	12.7	27.6	25.4	23.2	11.1	100.0	778.2
Private sector	22.9	25.1	13.6	19.7	18.7	100.0	1 147.2
Not determined	*43.2	**11.2	**17.8	**14.5	**13.3	100.0	11.5
Industry of employment in main job							
Agriculture, Forestry and Fishing	28.8	20.2	*8.5	16.8	25.7	100.0	66.7
Mining	*16.5	*17.1	*19.2	*27.6	*19.5	100.0	31.4
Manufacturing	21.2	27.9	16.8	16.0	18.1	100.0	248.8
Electricity, Gas and Water Supply	*10.1	31.9	*31.2	*14.9	*11.9	100.0	32.1
Construction	24.2	32.2	10.3	13.8	19.3	100.0	100.4
Wholesale Trade	25.4	24.6	16.9	17.0	16.0	100.0	80.6
Retail Trade	40.4	21.7	*7.8	16.1	14.0	100.0	126.3
Accommodation, Cafes and Restaurants	*37.5	*28.2	**3.3	*9.4	*21.6	100.0	19.4
Transport and Storage	16.1	33.9	17.0	17.9	15.0	100.0	120.6
Communication Services	*12.0	29.9	26.7	15.4	16.0	100.0	70.1
Finance and Insurance	16.8	33.4	12.0	23.9	13.9	100.0	115.4
Property and Business Services	16.1	20.2	16.6	30.7	16.4	100.0	136.7
Government Administration and Defence	12.4	31.1	25.1	21.8	9.6	100.0	227.2
Education	12.7	16.4	22.1	34.3	14.5	100.0	248.6
Health and Community Services	18.8	28.9	19.5	17.5	15.4	100.0	190.9
Cultural and Recreational Services	*26.7	*28.3	*14.3	*15.1	*15.7	100.0	31.2
Personal and Other Services	11.2	18.4	31.4	20.7	18.3	100.0	90.3
Major group of occupation in main job							
Managers and Administrators	13.2	15.8	16.5	38.9	15.7	100.0	213.5
Professionals	11.4	17.5	23.6	31.8	15.7	100.0	493.2
Associate Professionals	17.7	22.0	24.5	21.3	14.4	100.0	275.4
Tradespersons and Related Workers	22.6	33.4	17.6	11.5	14.9	100.0	242.5
Advanced Clerical and Service Workers	21.9	38.1	*11.7	16.4	*11.9	100.0	82.1
Intermediate Clerical, Sales and Service Workers	21.8	35.6	15.1	11.7	15.8	100.0	288.3
Intermediate Production and Transport Workers	26.5	30.0	12.2	11.7	19.6	100.0	170.4
Elementary Clerical, Sales and Service Workers	32.1	34.9	*11.4	*9.2	*12.3	100.0	79.6
Labourers and Related Workers	29.9	31.5	11.8	*7.6	19.2	100.0	92.0

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use (b) This represents 84% of all persons making personal superannuation contributions. Refer to Appendix 1 for more information.

* estimate has a relative standard error of between 25% and 50% and should be used with caution (c) The characteristics of people for whom information was not determined may differ from the characteristics of those for whom the information could be determined. Refer to Appendix 1 for more information.

(a) Excludes persons who were contributing family workers and employees who worked for payment in kind only in their main job.

Selected characteristics	WEEKLY PERSONAL CONTRIBUTION AMOUNT					TOTAL	
	Less than \$20	\$20 to less than \$40	\$40 to less than \$60	\$60 or more	Not determined(c)	Pro-portion	Number
	%	%	%	%	%	%	'000
Total cash income							
\$1-\$19,999	35.7	21.7	10.0	11.5	21.2	100.0	134.1
\$20,000-\$39,999	28.3	35.1	12.7	8.4	15.5	100.0	669.3
\$40,000-\$59,999	13.2	25.9	26.8	21.3	12.8	100.0	619.8
\$60,000-\$79,999	7.6	12.4	23.6	43.4	13.0	100.0	218.2
\$80,000-\$99,999	*8.4	*10.1	16.8	51.3	*13.3	100.0	68.7
\$100,000 or more	*6.5	*10.0	*9.6	61.1	12.9	100.0	83.1
Nil or negative income	**14.0	*47.4	—	**5.6	*33.0	100.0	11.4
Not stated	13.9	23.7	15.1	17.2	30.0	100.0	132.2
Total	18.9	26.0	18.4	21.1	15.6	100.0	1 936.9

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Excludes persons who were contributing family workers and employees who worked for payment in kind only in their main job.

(b) This represents 84% of all persons making personal superannuation contributions. Refer to Appendix 1 for more information.

(c) The characteristics of people for whom information was not determined may differ from the characteristics of those for whom the information could be determined. Refer to Appendix 1 for more information.

Selected characteristics	WEEKLY EMPLOYER CONTRIBUTION AMOUNT					TOTAL	
	\$1 to less than \$20	\$20 to less than \$40	\$40 to less than \$60	\$60 or more	Not determined(c)	Pro-portion	Number
	%	%	%	%	%	%	'000
Sex							
Males	10.1	25.6	21.1	25.8	17.3	100.0	1 723.8
Females	21.7	31.9	16.0	15.2	15.2	100.0	1 412.8
Age group (years)							
15-24	31.8	37.4	8.8	4.3	17.7	100.0	306.2
25-34	12.2	29.0	23.4	18.9	16.6	100.0	747.8
35-44	16.1	26.7	17.8	23.0	16.4	100.0	890.2
45-54	12.6	27.5	19.1	25.2	15.6	100.0	822.5
55-69	12.4	26.3	19.9	25.2	16.3	100.0	370.0
Sector of employment in main job							
Public sector	16.5	21.6	24.2	18.5	19.2	100.0	441.8
Private sector	15.1	29.6	18.0	21.5	15.9	100.0	2 669.9
Not determined	*19.9	*29.2	*15.0	*18.6	*17.4	100.0	25.0
Industry of employment in main job							
Agriculture, Forestry and Fishing	28.0	24.9	*5.2	18.6	23.4	100.0	123.3
Mining	**1.2	*15.7	*12.6	55.0	*15.4	100.0	33.0
Manufacturing	7.2	34.6	20.5	19.6	18.1	100.0	509.2
Electricity, Gas and Water Supply	**6.5	**17.0	*49.0	**6.5	*20.9	100.0	12.8
Construction	9.9	22.5	25.6	26.0	16.0	100.0	209.3
Wholesale Trade	10.0	31.1	25.4	17.9	15.6	100.0	189.0
Retail Trade	25.6	36.6	14.7	9.2	13.9	100.0	437.1
Accommodation, Cafes and Restaurants	24.8	35.8	13.1	9.8	16.6	100.0	126.1
Transport and Storage	9.6	31.8	17.9	20.4	20.3	100.0	147.7
Communication Services	*18.9	*10.7	*11.3	*25.7	*33.3	100.0	26.4
Finance and Insurance	*8.6	15.7	18.2	39.0	18.5	100.0	108.6
Property and Business Services	10.1	22.1	18.3	36.0	13.6	100.0	359.9
Government Administration and Defence	*7.6	*16.0	24.5	29.6	22.3	100.0	56.0
Education	23.2	19.7	16.9	22.8	17.4	100.0	239.5
Health and Community Services	17.5	30.6	20.9	17.1	13.8	100.0	412.9
Cultural and Recreational Services	*16.7	26.8	21.0	25.9	*9.6	100.0	59.8
Personal and Other Services	21.8	25.8	22.3	13.0	17.2	100.0	86.1
Major group of occupation in main job							
Managers and Administrators	9.1	12.1	12.1	46.8	20.0	100.0	267.5
Professionals	10.5	15.5	21.2	35.2	17.6	100.0	579.4
Associate Professionals	8.8	24.7	23.0	27.4	16.2	100.0	410.1
Tradespersons and Related Workers	12.8	31.2	22.4	16.6	17.0	100.0	412.4
Advanced Clerical and Service Workers	14.2	29.1	23.5	17.2	16.0	100.0	152.4
Intermediate Clerical, Sales and Service Workers	20.9	35.3	18.0	11.0	14.8	100.0	497.1
Intermediate Production and Transport Workers	13.6	39.3	19.5	12.1	15.6	100.0	315.1
Elementary Clerical, Sales and Service Workers	31.6	38.5	10.5	4.7	14.6	100.0	242.3
Labourers and Related Workers	23.9	39.8	14.2	7.4	14.7	100.0	260.2

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Excludes persons who were contributing family workers and employees who worked for payment in kind only in their main job.

(b) This represents 67% of all persons whose employer was contributing to their superannuation. Refer to Appendix 1 for more information.

(c) The characteristics of people for whom information was not determined may differ from the characteristics of those for whom the information could be determined. Refer to Appendix 1 for more information.

Selected characteristics	WEEKLY EMPLOYER CONTRIBUTION AMOUNT					TOTAL	
	\$1 to less than \$20	\$20 to less than \$40	\$40 to less than \$60	\$60 or more	Not determined(c)	Pro-portion	Number
	%	%	%	%	%	%	'000
Total cash income							
\$1-\$19,999	49.0	25.4	4.2	4.8	16.5	100.0	464.9
\$20,000-\$39,999	12.4	42.9	20.6	9.5	14.6	100.0	1 460.3
\$40,000-\$59,999	5.6	13.2	32.1	35.1	14.0	100.0	636.8
\$60,000-\$79,999	*2.9	6.0	15.1	60.0	16.0	100.0	186.6
\$80,000-\$99,999	**2.3	*5.4	*11.6	60.1	20.6	100.0	65.5
\$100,000 or more	**1.8	*6.3	*7.7	66.2	18.0	100.0	104.2
Nil or negative income	**7.0	*29.5	**4.4	**3.8	*55.2	*100.0	*8.9
Not stated	12.8	18.9	10.6	25.8	31.9	100.0	209.6
Total	15.3	28.5	18.8	21.0	16.3	100.0	3 136.7

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Excludes persons who were contributing family workers and employees who worked for payment in kind only in their main job.

(b) This represents 67% of all persons whose employer was contributing to their superannuation. Refer to Appendix 1 for more information.

(c) The characteristics of people for whom information was not determined may differ from the characteristics of those for whom the information could be determined. Refer to Appendix 1 for more information.

	RECEIVING SUPERANNUATION INCOME			NOT RECEIVING SUPERANNUATION INCOME			RETIRED PERSONS
	<i>Has received a lump sum</i>	<i>Never received a lump sum</i>	<i>Total</i>	<i>Has received a lump sum</i>	<i>Never received a lump sum</i>	<i>Total</i>	<i>Total</i>
PROPORTION (%)							
Sex							
Males	66.3	51.1	60.1	49.5	26.0	32.6	36.2
Females	33.7	48.9	39.9	50.5	74.0	67.4	63.8
Principal source of cash income							
Wages or salaries	—	—	—	—	*0.2	*0.2	*0.1
Own unincorporated business	**0.4	—	**0.2	2.2	2.3	2.2	2.0
Government pensions or allowances	25.6	30.6	27.6	72.2	70.4	70.9	65.3
Superannuation or annuity	68.4	61.3	65.5	—	—	—	8.5
Other source of income	*5.6	*7.5	6.4	18.1	14.3	15.4	14.2
Not applicable	—	—	—	7.0	11.7	10.4	9.0
Not determined	—	**0.5	**0.2	**0.5	1.0	0.9	0.8
Total cash income							
\$1–\$4,999	**0.5	**0.9	**0.7	10.4	11.7	11.3	9.9
\$5,000–\$9,999	7.6	*7.2	7.4	53.0	50.8	51.4	45.7
\$10,000–\$19,999	44.7	41.3	43.3	19.3	15.9	16.9	20.3
\$20,000–\$29,999	23.5	19.3	21.8	2.4	2.1	2.2	4.7
\$30,000–\$59,999	13.2	15.2	14.0	2.2	1.7	1.9	3.4
\$60,000 or more	*1.9	*3.1	*2.4	*0.6	*0.5	*0.5	0.8
Nil or negative income	—	—	—	7.8	12.3	11.0	9.6
Not stated	8.6	13.1	10.4	4.3	5.0	4.8	5.5
Annual income from superannuation or annuities							
\$1–\$4,999	13.0	23.5	17.3	..	..	..	2.2
\$5,000–\$9,999	27.3	21.3	24.8	..	..	..	3.2
\$10,000–\$19,999	33.7	19.5	27.9	..	..	..	3.6
\$20,000–\$29,999	15.5	17.5	16.3	..	..	..	2.1
\$30,000–\$59,999	*6.8	*8.6	7.5	..	..	..	1.0
\$60,000 or more	*3.7	*9.6	6.1	..	..	..	0.8
Nil	..	..	..	100.0	100.0	100.0	87.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
NUMBER ('000)							
Retired persons	147.8	101.3	249.1	472.7	1 198.6	1 671.4	1 920.4

— nil or rounded to zero (including null cells)

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

.. not applicable

RETIRED PERSONS, Superannuation lump sums received in the last 12 months

	PROPORTION (%) . . .			NUMBER ('000)		
	<i>Males</i>	<i>Females</i>	<i>Persons</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
<hr/>						
Value of lump sum payments received from superannuation in the last 12 months						
\$1-\$19,999	49.1	62.3	54.9	15.5	15.1	30.6
\$20,000 or more	50.9	*37.7	45.1	16.0	*9.1	25.1
Main use of lump sum receipts received in the last 12 months						
Rolled it over/Invested it in an approved deposit fund, deferred annuity or other superannuation scheme	*26.3	*18.7	23.0	*8.3	*4.5	12.8
Invested it elsewhere including personal savings or bank	*28.9	*26.6	27.9	*9.1	*6.5	15.5
Bought or paid off home, home improvements, car or other outstanding debts	40.9	43.1	41.9	12.9	10.5	23.3
Other	**3.8	*11.7	*7.3	**1.2	*2.8	*4.0
Total	100.0	100.0	100.0	31.4	24.3	55.7

* estimate has a relative standard error of between 25% and 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

EXPLANATORY NOTES

INTRODUCTION

1 This is the second publication from the Survey of Employment Arrangements and Superannuation (SEAS). The SEAS was a household survey conducted throughout Australia between April and June 2000. Information collected from individual householders by personal interview was supplemented in some cases with information provided by superannuation funds and administrators between May and October 2000.

2 The first publication from the SEAS, *Employment Arrangements and Superannuation, Australia* (Cat. no. 6361.0), was released in March 2001 and covered employment arrangements and superannuation coverage.

SCOPE OF THE SURVEY

3 The SEAS was conducted in urban and rural areas in all States and Territories, but excluded people living in sparsely settled areas of Australia. The exclusion of these people has only a minor impact on aggregate estimates for individual States and Territories, with the exception of the Northern Territory, where such persons account for over 20% of the population.

4 The SEAS covered private dwellings only, including houses, flats, home units and any other structures used as private places of residence at the time of the survey. Non-private dwellings, such as hotels, boarding houses and institutions were not included in the survey.

5 The survey covered persons aged 15 to 69 years who were usual residents of private dwellings, excluding:

- overseas residents living in Australia;
- diplomatic personnel of overseas governments, customarily excluded from the Census and estimated resident population figures; and
- members of non-Australian defence forces and their dependants.

6 Usual residents were those who regarded the dwelling as their own or main home. Others present were considered to be visitors and were not selected to participate in the survey.

DATA COLLECTION

7 Most of the survey information was collected from individuals by trained interviewers with extensive experience in conducting household surveys.

8 To ensure that information about the value of contributions to superannuation and the amount of superannuation people had accrued was of a high quality, individuals selected to participate in the survey were asked to report this information by referring to a superannuation statement (or payslip where appropriate). If survey respondents were unable to refer to the appropriate records, they were asked whether they would agree to authorise their superannuation fund to provide the information to the ABS. Superannuation funds provided information only for those respondents who agreed to sign a consent form authorising the fund to do so. See Appendix 1 for more information about the collection of financial superannuation information.

SURVEY DESIGN

Sample size and selection

9 Dwellings were selected at random using a multi-stage area sample of private dwellings. All usual residents aged 15 to 69 years in the selected dwellings were asked to participate in the survey.

10 The initial sample for the survey consisted of approximately 18,000 dwellings. Of the approximately 14,000 households that remained in the survey after sample loss (e.g. households selected in the survey which had no residents in scope for the survey, vacant or derelict buildings, buildings under construction), approximately 12,200 (87%) were fully responding, that is, households where everyone in scope of the survey responded fully to the survey.

EXPLANATORY NOTES *continued*

Sample size and selection continued

11 In total, about 25,100 people responded to the survey. This includes a small number of people (about 250) who were unable, or unwilling, to answer questions about their income but responded to all other parts of the survey.

WEIGHTING AND ESTIMATION

12 Weighting is the process of adjusting results from a sample survey to infer results for the total population. To do this, a 'weight' is allocated to each sample unit. The weight is a value which indicates how many population units are represented by the sample unit.

13 In SEAS there are four main types of 'sample units': persons, households, families and income units. Weights were calculated separately for persons and households, and the household weights were applied to families and income units. Only complete households were given a household weight but all persons, including those who belonged to an incomplete household, were given a person weight. For this reason, an estimate obtained using the person weights will not match the same estimate obtained using household weights. For example, if the estimate of all persons is calculated using person weights it will not match the same estimate calculated by multiplying the number of persons in each household by the household weights.

14 The first step in calculating weights for each person was to assign an initial weight, which was equal to the inverse of the probability of being selected in the survey. For example, if the probability of a person being selected in the survey was 1 in 600, then that person would have an initial weight of 600.

Non-response adjustment

15 Non-response may introduce bias into survey estimates if non-respondents differ systematically from respondents. If a particular variable is found to be associated with non-response, initial weights can be adjusted to reduce bias due to non-response. For SEAS, an adjustment to the initial person weights was undertaken to account for non-response bias associated with particular household types.

Benchmarking

16 Following the non-response adjustment, the weights were calibrated to align with independent estimates of the population of interest, referred to as 'benchmarks', in designated sex by age by area of usual residence categories. Weights calibrated against population benchmarks compensate for over- or under-enumeration of particular categories of persons, and ensure that the survey estimates conform to the independently estimated distribution of the population by age, sex and area of usual residence, rather than to the distribution within the sample itself.

Estimation

17 Survey estimates of counts of persons are obtained by summing the weights of persons with the characteristic of interest.

18 The process for weighting households was similar to the process for weighting persons. Households were first allocated an initial weight equal to the inverse of the probability of selection. Households where all usual residents aged less than 70 years were adjusted for non-response associated with age of reference person, household type and area. All households were then calibrated to align with independent estimates of the number of households.

19 Similarly household weights were used to calculate income unit weights.

RELIABILITY OF ESTIMATES

20 The estimates provided in this publication are subject to sampling and non-sampling error.

Sampling error

21 Sampling error is the difference between the published estimates, derived from a sample of persons, and the value that would have been produced if all

EXPLANATORY NOTES *continued*

Sampling error continued

persons in scope of the survey had been included. For more information refer to the Technical note.

Non-sampling error

22 Non-sampling errors may occur in any collection, whether it is based on a sample or a full count such as a census. Sources of non-sampling error include non-response; errors in reporting by respondents or recording of answers by interviewers; and errors in coding and processing data.

23 Non-response occurs when people cannot or will not cooperate, or cannot be contacted. Non-response can affect the reliability of results and can introduce a bias. The magnitude of any bias depends upon the extent of the difference between non-respondents' characteristics and those of people who responded to the survey. See above under 'Non-response adjustment' for more information about methods of adjusting for non-response in the weighting process.

24 The following methods were also adopted to reduce the level and impact of non-response:

- face-to-face interviews with respondents;
- the use of interviewers who could speak languages other than English where necessary;
- follow-up of respondents if there was initially no response; and
- weighting to population benchmarks to reduce non-response bias.

25 Every effort was made to reduce other non-sampling error to a minimum by careful design and testing of questionnaires, training of interviewers, asking respondents to refer to records where appropriate, and extensive editing and quality control procedures applied at all stages of data processing.

SEASONAL EFFECTS

26 The estimates in this publication are based on information collected over the reference period and due to seasonal effects may not be representative of other time periods in the year.

NOTES ON ESTIMATES

27 Income and superannuation contributions and balances were collected using a number of different reporting periods. For income, the periods included the last financial year for business and property income, and the last pay period for wages and salaries and other sources of private income. For superannuation, the contribution periods ranged from July 1997 to October 2000 and, for superannuation balances, the periods ranged from July 1998 to October 2000.

28 Medians were used instead of means for superannuation values because the distribution of values was found to be highly skewed. Means are not a good measure of central tendency for skewed distributions as they are sensitive to extreme values.

29 Refer to Appendix 1 for more information about the collection and presentation of financial superannuation information.

COMPARABILITY OF DATA

30 Wherever possible, standard question modules were used to ensure that data from the SEAS were comparable with data from other ABS household surveys. However, differences in definitions, the scope of the survey, the sample size and the survey timing should be considered when comparing results of different surveys.

SEAS PRODUCTS AND SERVICES

PUBLICATIONS

- *Employment Arrangements and Superannuation, Australia*
(Cat. no. 6361.0)

EXPLANATORY NOTES *continued*

SEAS PRODUCTS AND SERVICES *continued*

OTHER

- Confidentialised Unit Record File to be released later in 2001;
- Customised tables

31 Publications cover only a selection of key results from the SEAS. A list of the data items included in the survey is available free of charge on the ABS Web site <www.abs.gov.au>.

32 Customised tables are available from the ABS upon request. The ABS will provide a quotation before proceeding with the request and will provide advice on the interpretation of the statistics.

33 Topics covered by the SEAS include:

- Employment arrangements
 - employment type;
 - entitlements to paid leave;
 - job duration and expected job duration;
 - working patterns;
 - paid and unpaid overtime; and
 - work preferences.
- Superannuation
 - whether employer, personal or spouse contributions were currently being made to superannuation;
 - reasons for not currently making personal contributions;
 - amount of employer, personal and spouse contributions;
 - amount accrued in superannuation; and
 - for retired people, whether a lump sum payment had been received or income was being received from superannuation.

34 While the publications generally focus on information about individual persons, statistics are also available from the SEAS in relation to households, families and income units (definitions of these terms are given in the Glossary). Clients who are interested in obtaining data for any of these different units should contact the ABS to discuss their requirements.

RELATED ABS PRODUCTS

35 Readers may also wish to refer to the following ABS publications
Australian National Accounts: Financial Accounts (Cat. no. 5232.0)
Directory of Superannuation Related Statistics (Cat. no. 1131.0)
Employee Earnings, Benefits and Trade Union Membership
(Cat. no. 6310.0)
Forms of Employment, Australia (Cat. no. 6359.0)
Income Distribution, Australia (Cat. no. 6523.0)
Retirement and Retirement Intentions, Australia (Cat. no. 6238.0)
Superannuation, Australia (Cat. no. 6319.0)
Working Arrangements, Australia (Cat. no. 6342.0)

36 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 ABS Web site <www.abs.gov.au>.

EFFECTS OF ROUNDING

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

APPENDIX SUPERANNUATION INFORMATION & DATA QUALITY

INTRODUCTION

The Survey of Employment Arrangements and Superannuation (SEAS) was the first ABS household survey in which information was sought from individual respondents about amounts being contributed to their superannuation and amounts accrued in superannuation.

This Appendix describes the collection of the superannuation data and some issues relating to the presentation, interpretation and quality of the data.

DATA COLLECTION

Respondents were asked to report the number of superannuation accounts they had and the names and financial details of their three main superannuation accounts (these represented 92% of the number of accounts reported). For each of these three accounts, respondents were asked who currently contributed to that account (if anyone), the amounts being contributed, and the amount of superannuation accrued (superannuation balance).

Early testing showed that many respondents were unable to provide accurate financial information about their superannuation without referring to superannuation statements (or to payslips for information about contributions). Survey respondents were therefore asked to refer to these documents to report their superannuation contribution and balance amounts. Those who did not have documents to refer to were asked to estimate these amounts. Those respondents who either provided an estimate or were unable to provide all the required information were asked whether they would agree to authorise their superannuation fund to provide the information to the ABS. In most cases, where respondent estimates were supplemented by information from superannuation funds, the fund information was used to replace the original respondent estimate. The following table sets out the sources of data used in this publication.

A1 SOURCES OF ACCOUNT LEVEL DATA

<i>Source of information</i>	<i>Employer or business contributions where contributions had been made for 2 years or more</i>	<i>Personal contributions where contributions had been made for 2 years or more</i>	<i>Account Balance (Accumulation)</i>	<i>Withdrawal/Resignation Benefit (Defined benefit/hybrid)</i>
	%	%	%	%
Superannuation statement	52.2	45.5	57.7	54.2
Superannuation fund	15.6	19.1	19.8	31.3
Payslip	10.6	13.0	..	..
Estimate	4.8	7.0	7.0	5.0
Value not determined	16.8	15.5	15.5	9.5
Total	100.0	100.0	100.0	100.0

.. not applicable

DATA QUALITY AND INTERPRETATION OF RESULTS

Benefit structure

The benefit structure of a fund describes the way in which members' benefits are determined. In the SEAS, the name of the fund as reported by the respondent was used to code the benefit structure as either an 'accumulation fund' or 'defined benefit or hybrid fund' (see the Glossary for definitions of these terms).

In the initial coding process the benefit structure could not be determined for 16% of accounts. It was considered likely that many of these accounts belonged

Benefit structure continued

to accumulation funds, because most defined benefit or hybrid funds are large and easily identified public sector funds. Analysis confirmed that respondents with 'not determined' accounts were very similar to those with accumulation accounts and on this basis all accounts where the benefit structure was initially 'not determined' were coded as 'accumulation funds'. The resulting percentage of accumulation accounts to total accounts was compared with the corresponding figure published in *Superannuation Trends*, March Quarter 2000 by the Australian Prudential Regulation Authority (APRA). The proportion obtained from SEAS was 82% compared with 86% published by APRA.

Employer or business contributions

Employer or business contributions were regular or irregular payments, including salary sacrifice payments, made to a respondent's superannuation account by their employer or business. Employer or business contributions were only obtained for accumulation accounts as the value of employers' contributions to defined benefit or hybrid account holders is not always allocated to the individual account until the benefit is paid.

Personal contributions

Personal contributions were regular or irregular after-tax payments made by respondents to their own superannuation. For owner managers of unincorporated enterprises the distinction between personal and business contributions may not always be clear-cut and in these cases it was left to the respondents to nominate whether the contributions were personal or business.

Weekly contribution rates

Total reported contribution amounts were converted to a weekly rate by dividing the total contribution amount by the contribution period in weeks. In some cases where the total contribution amount was reported from a statement or provided by the fund, the contribution amount could not be converted to a weekly rate because the contribution period in weeks was not known. This occurred more often for contributions that had been made for less than two years. It was therefore decided to publish weekly rates of contribution only for those persons whose contributions had been made for two years or more.

Account balance, withdrawal or resignation benefit and total balance

In the SEAS, 'account balance' was collected as a measure of the amount of superannuation accrued in accumulation funds, while 'withdrawal or resignation benefit' was collected as a proxy for the present value of the superannuation benefit allocated to a person in a defined benefit or hybrid fund. In many cases withdrawal or resignation benefit values will understate a person's full benefit entitlement because the withdrawal or resignation benefit will exclude provisions for superannuation liabilities that are not contributed to the individual's accounts. The total superannuation balance for a person was obtained by adding the account balance and withdrawal or resignation benefit amounts for their three main superannuation accounts.

Age of the data

Most information from statements or provided by superannuation funds related to the period July 1998 to June 1999 or later. However, some respondents and funds referred to information that was older than July 1998. Information about contributions was only accepted if it related to a period from July 1997 onwards, while information about account balances was accepted if it related to 30 June 1998 or later.

Adjustment to respondent estimates

Some respondents provided an estimate for certain items as well as providing statements or consent for their superannuation fund to provide information. Where information was available from more than one source, information sourced from the fund or other documents was used to assess the quality of respondent estimates.

Adjustment to respondent estimates continued

For some demographic groups a consistent relationship was found between respondents' estimates and the values provided from statements or by superannuation funds. Patterns of underestimating or overestimating contributions, account balances or withdrawal/resignation benefits were identified. For those groups where there was a consistent relationship between the values, all respondent estimates were adjusted to bring them closer to the documented value. Where there was not a consistent relationship, the respondent estimates were set to 'missing values' (see below for treatment of missing values).

A2 AVERAGE ADJUSTMENT FACTORS APPLIED TO RESPONDENT ESTIMATES

	<i>Total number of accounts where the value was determined</i>	<i>Number of records where an adjustment factor was applied</i>	<i>Average adjustment factor</i>
Employer/business contributions(a)	5 173	284	1.0878
Personal contributions(a)	3 631	269	0.9972
Account balance	16 106	1 284	1.0412
Withdrawal benefit	3 679	186	0.7382

(a) Where contributions had been made for 2 years or more.

Extreme contribution rates

Some respondents reported very high rates of contribution. A number of factors may validly cause high contribution rates, including: contributions being made by irregular payments; a rollover amount from a previous fund being called a contribution; salary sacrificing; and a large one-off payment being invested in superannuation. No corrections were made to these data except in cases where errors were clearly identified.

Missing values and their effects on published medians

Where a contribution or account balance was not able to be determined for a respondent or income unit, the value of that contribution or balance is missing. If the missing values are significantly different from the known values, and the percentage of missing values is high, then the exclusion of missing values may bias the calculated medians shown in this publication.

The percentage of values which were missing for each of the contributions and superannuation balance items is given in the table below. The characteristics of respondents (or income units) with missing values were compared with those of respondents (or income units) with known values. Some types of respondents were more likely to have missing values. Tables A3 and A4 summarise the results of this analysis.

Missing values and their effects on published medians *continued*

A3 ANALYSIS OF RESPONDENTS WITH MISSING VALUES

	Percentage of values missing	Groups with higher proportions of missing values
Employer/business contributions that had been made for 2 years or more	16.3%	Males
Personal contributions that had been made for 2 years or more	15.6%	Persons aged 15–24
Account balance	17.0%	Males Persons aged 15–24 Persons aged 25–49 (but less likely than 15–24 year olds) Lone persons/persons in a group household
Withdrawal benefit	9.2%	Persons aged 15–24
Total superannuation balance	16.4%	Employed persons

A4 ANALYSIS OF INCOME UNITS WITH MISSING VALUES

	Percentage of values missing	Income units with higher proportions of missing values
Total superannuation balance	20.1%	Oldest person aged 15–24 Higher number of males in the income unit Higher number of employed in the income unit

Comparison with National Accounts

While the superannuation balance information reported in SEAS relates to periods from June 1998 to about September 2000, the information is centred between the June and September quarters 1999. The total value of the life insurance and superannuation assets of Australian households recorded in the national accounts was \$539 billion at 30 June 1999 and \$548 billion at 30 September 1999, with these two measures averaging \$544 billion (see *Australian National Accounts: Financial Accounts*, March Quarter 2001, (Cat. no. 5232.0) for details). However, these measures include some small amounts that relate to life insurance products, such as term insurance, that are not superannuation products and are out of scope of SEAS. Comparing the national accounts information with data published by Australian Prudential Regulation Authority (APRA) as at 30 June 1999 suggests that up to \$17 billion of the national accounts aggregate might be excluded from a measure of superannuation. For simplicity, the SEAS data are therefore compared in the table below with the 30 June 1999 national accounts measures as the best practical comparison of the coverage of superannuation assets achieved in SEAS.

The SEAS identified a total of \$268 billion in superannuation balances held by pre-retired persons. This amount is measured as the superannuation balances

*Comparison with National
Accounts continued*

reported in the account statements provided to superannuation members. These balances are the sum of amounts in accumulation funds and the withdrawal or resignation benefits in defined benefit and hybrid funds. The reasons for the difference between SEAS and the national accounts measures include:

- sampling error (with a relative standard error of about 3% on account balance information from SEAS, the SEAS value might be expected to vary by up to plus or minus \$16 billion);
- scope differences, with restrictions on the people reporting account balance information in SEAS;
- incomplete reporting, with balance details unable to be collected for 16% of respondents to SEAS; and
- coverage differences between account balance details and the total superannuation assets of households.

Scope differences exclude the superannuation assets of the following people from SEAS superannuation balance information:

- retired people under 70 years of age. Based on the superannuation income earned by these people (as measured by the 1998-99 Household Expenditure Survey (HES)), and assuming a rate of return of about 8% per annum, these people could be expected to hold superannuation assets of about \$50 billion;
- persons over 69 years of age, regardless of their employment status. Again, based on income reporting in HES, these people could be expected to hold superannuation assets of about \$30 billion;
- persons not living in a private dwelling (superannuation assets expected to be small, say \$5 billion); and
- persons that have never been employed and do not intend to be employed (superannuation assets expected to be small, say \$5 billion).

Coverage differences are partly because only the top three account balances were reported for each person in SEAS. These balances covered 92% of the number of balances held by SEAS respondents, and a higher (but unknown) proportion of the value of all their balances. This aspect of coverage is unlikely to account for more than \$10 billion of the difference between the SEAS measure and total household superannuation assets.

The SEAS superannuation account balance information for accumulation accounts is \$173 billion, compared with an estimate of \$207 billion published by APRA as at end June 1999 (and about \$8 billion higher as at end September 1999). Non-response of 16% accounts for most of the difference and the remaining difference of about \$10 billion is likely to be explained by a combination of the scope differences and the SEAS limit to reporting only the top three balances.

Much larger coverage differences arise in relation to the defined benefit and hybrid accounts. SEAS identifies total superannuation balances of \$92 billion in these accounts, whereas the national accounts measure incorporates a total amount of \$332 billion. Much of the unfunded superannuation liabilities of the general government sector are not reported as balances on individual members' statements, and are therefore not reported in SEAS. At 30 June 1999, households held unfunded superannuation asset claims on the general government sector of \$113 billion. Perhaps most of the Commonwealth government unfunded liabilities (\$64 billion) are not reported in SEAS, and a proportion of the State and local government liabilities (\$50 billion) are not reported, together accounting for perhaps \$85 billion or so of the coverage difference between SEAS and the national accounts measure. In addition, some of the employer-funded superannuation liabilities of private sector defined benefit and hybrid funds are not attributed to individual members' accounts until paid.

APPENDIX SUPERANNUATION INFORMATION & DATA QUALITY *continued*

*Comparison with National
Accounts continued*

The following tables summarise the relationship between the SEAS and the national accounts measure of superannuation assets, based upon the broad approximations of the likely amounts associated with the scope and coverage differences.

A5 NATIONAL ACCOUNTS INFORMATION (a)

	<i>As at 30 June 1999</i>
<i>National accounts household balance sheet entries</i>	(\$ Billion)
Unfunded superannuation claims of households	113
Net equity in reserves of life insurance corporations and pension funds(b)	426
Total life insurance and superannuation assets	539

- (a) Australian Bureau of Statistics, Australian National Accounts: Financial Accounts, March Quarter 2001 (Cat. no. 5232.0), ABS, Canberra.
- (b) While this item includes some insurance assets that are out of scope of superannuation statistics, this overstatement is expected to be approximately offset by choosing a balance date earlier than the centred estimate from SEAS.

A6 RECONCILIATION OF SEAS AND NATIONAL ACCOUNTS DATA

	<i>Centred on the June and September quarters 1999</i>
	(\$ Billion)
Plus indicative estimates for scope adjustments	
Balances reported in SEAS	268
Retired persons under 70 years of age	(a)50
All persons over 69 years of age	(a)30
Persons not in private dwellings, or never employed nor intending to become employed	(a)10
Plus indicative estimates for coverage adjustments	
Top three balances only	(a)10
Non-response to SEAS superannuation balance question	(a)50
Unfunded liabilities of general government sector funds not allocated to individual accounts	(a)85
Residual(b)	(a)36

- (a) Estimate is indicative only, for exposition of the relationship between household balance sheet estimates and SEAS estimates of superannuation assets.
- (b) Residual is calculated from the total life and superannuation assets sourced from the national accounts, less SEAS superannuation balances and adjustments. It is expected to be largely the funded superannuation liabilities in defined and hybrid funds that are not allocated to individual account balances reported in SEAS.

While only about 50% of the total value of household superannuation assets is captured in SEAS, most of the population of households and individuals with superannuation is covered by SEAS reporting, with a range of information presented on superannuation coverage and financial characteristics for both retired people and those for which balance information was not available, as well as for those whose total superannuation assets exceed the balance details obtained in SEAS. Therefore, analysis can be undertaken on: the differences between those groups that have superannuation and those that do not; the current level and source of superannuation contributions; and the reasons people do not currently make superannuation contributions. However, care needs to be exercised in analysing the superannuation balance information in this publication, particularly in regard to assessing the adequacy of superannuation coverage in the community.

TECHNICAL NOTE SAMPLING VARIABILITY

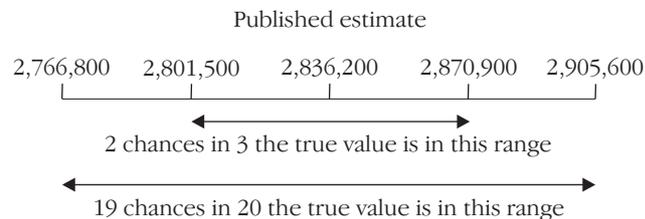
MEASURING SAMPLING VARIABILITY

1 Since the estimates in this publication are based on information obtained from occupants of a sample of dwellings, they are subject to sampling variability, that is, they may differ from those that would have been produced if all dwellings had been included in the survey. One measure of the likely difference is given by the standard error (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 A table of SEs and RSEs for estimates of numbers of persons included in this publication appears at the end of this Technical note. These values do not give a precise measure of the SE or RSE for a particular estimate but will provide an indication of its magnitude.

CALCULATION OF STANDARD ERRORS

3 An example of the calculation and the use of SEs in relation to estimates of persons is as follows. Consider the estimate for Australia of pre-retired persons with no superannuation, which is 2,836,200. Since this estimate is between 2,000,000 and 5,000,000 in the SE table, the SE for the estimate will be between 30,580 and 45,310 and can be approximated by interpolation as 34,700 (rounded to the nearest 100). Therefore, there are about two chances in three that the value that would have been produced if all dwellings had been included in the survey will fall within 34,700 persons of the survey estimate, i.e. in the range 2,801,500 to 2,870,900, and about 19 chances in 20 that the value will fall within 69,400 persons of the survey estimate, i.e. in the range 2,766,800 to 2,905,600. This example is illustrated in the diagram below.



4 As can be seen from the SE table at the end of this note, the smaller the estimate the higher the RSE. Very small estimates are subject to very high SEs (relative to the size of the estimate). This detracts significantly from their value for most reasonable uses.

5 In the tables in this publication, only estimates with RSEs of less than 25%, and percentages based on such estimates, are considered sufficiently reliable for most purposes. However, estimates with larger RSEs have been included. Estimates with RSEs between 25% and 50% are preceded by an asterisk (*) to indicate they are subject to high SEs and should be used with caution. Estimates with RSEs greater than 50% are preceded by a double asterisk (**) to indicate that they are considered too unreliable for general use.

6 The standard error can be calculated from the relative standard error and the estimate using the following formula.

$$SE = RSE \times Estimate$$

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

PROPORTIONS AND
PERCENTAGES *continued*

both the numerator and the denominator. A formula to approximate the RSE of a proportion is given below:

$$RSE\left(\frac{x}{y}\right) = \sqrt{[RSE(x)]^2 - [RSE(y)]^2}$$

8 Consider the example above of the number of pre-retired persons with no superannuation (2,836,200). Of these, 1,304,400 or 46.0% were estimated to be male. The SE of 2,836,200 is approximately 34,700 so the RSE is 1.2%. The RSE for 1,304,400 is 1.9%. Applying the formula above, the RSE of the proportion is 1.5% giving a SE for the proportion (46.0%) of 0.7 percentage points. Therefore there are about two chances in three that the proportion of pre-retired persons with no superannuation who were male is between 45.3% and 46.7% and 19 chances in 20 that the proportion is within the range 44.6% and 47.4%.

9 Published estimates may also be used to calculate the difference between two survey estimates (numbers or percentages). Such an estimate is subject to sampling error. The sampling error of the difference between the 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:

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

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

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 non-sampling error and they may occur in any enumeration, whether it be a full count or a sample.

TECHNICAL NOTE SAMPLING VARIABILITY *continued*

STANDARD ERRORS OF ESTIMATES

Size of estimate (persons)	STANDARD ERROR								AUSTRALIA . . .	
	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Standard error	Relative standard error
	no.	no.	no.	no.	no.	no.	no.	no.	no.	%
400	—	—	—	—	—	—	—	230	460	115
500	—	—	—	—	—	320	—	260	520	104
600	—	—	—	—	—	350	400	290	570	95
700	—	—	—	—	—	370	430	310	620	89
800	—	—	—	—	—	400	460	330	670	84
900	—	—	—	—	—	420	480	350	710	79
1,000	—	—	—	—	—	440	510	370	750	75
1,100	—	—	—	—	—	460	530	390	790	72
1,200	—	—	—	650	700	480	550	410	830	69
1,300	—	—	—	680	730	500	570	420	870	67
1,400	—	—	—	710	760	520	590	440	900	64
1,500	—	—	—	730	780	530	610	460	940	63
1,600	—	—	950	760	810	550	620	470	970	61
1,700	—	—	980	780	840	570	640	480	1 000	59
1,800	—	1 080	1 010	800	860	580	660	500	1 030	57
1,900	—	1 110	1 030	830	890	600	670	510	1 060	56
2,000	—	1 140	1 060	850	910	610	690	520	1 090	55
2,100	—	1 170	1 090	870	930	630	700	530	1 120	53
2,200	—	1 200	1 120	890	960	640	720	550	1 150	52
2,300	—	1 230	1 140	910	980	660	730	560	1 170	51
2,400	—	1 250	1 170	930	1 000	670	750	570	1 200	50
2,500	1 440	1 280	1 190	950	1 020	680	760	580	1 230	49
3,000	1 580	1 410	1 310	1 040	1 120	740	830	630	1 350	45
3,500	1 710	1 530	1 420	1 120	1 210	800	880	680	1 460	42
4,000	1 830	1 640	1 520	1 200	1 300	850	940	720	1 570	39
4,500	1 940	1 740	1 620	1 270	1 370	900	990	760	1 670	37
5,000	2 050	1 840	1 710	1 340	1 450	950	1 040	800	1 760	35
6,000	2 240	2 020	1 870	1 460	1 590	1 040	1 120	860	1 940	32
8,000	2 590	2 330	2 160	1 680	1 830	1 190	1 280	980	2 240	28
10,000	2 890	2 600	2 420	1 860	2 040	1 320	1 410	1 080	2 510	25
20,000	4 050	3 650	3 400	2 560	2 860	1 840	1 920	1 430	3 560	18
30,000	4 930	4 420	4 140	3 070	3 470	2 230	2 300	1 680	4 360	15
40,000	5 650	5 050	4 760	3 480	3 980	2 560	2 620	1 880	5 020	13
50,000	6 280	5 590	5 290	3 840	4 420	2 850	2 890	2 040	5 590	11
100,000	8 700	7 630	7 320	5 130	6 080	3 970	3 940	2 610	7 810	8
200,000	11 970	10 300	10 070	6 790	8 310	5 530	5 360	3 300	10 820	5
300,000	14 400	12 200	12 090	7 960	9 950	6 710	—	3 750	13 070	4
400,000	16 390	13 740	13 740	8 880	11 280	7 700	—	—	14 910	4
500,000	18 120	15 040	15 160	9 660	12 430	—	—	—	16 510	3
1,000,000	24 620	19 760	20 490	12 440	16 700	—	—	—	22 540	2
2,000,000	33 280	25 680	27 490	15 830	22 280	—	—	—	30 580	2
5,000,000	49 130	35 680	40 100	—	—	—	—	—	45 310	1
10,000,000	—	—	—	—	—	—	—	—	60 540	1
15,000,000	—	—	—	—	—	—	—	—	71 500	—

— nil or rounded to zero (including null cells)

ESTIMATES WITH RELATIVE STANDARD ERRORS OF 25% AND 50%

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
	no.	no.	no.	no.	no.	no.	no.	no.	no.
Estimates with RSEs of 25%	13 277	10 825	9 356	5 705	6 718	2 956	3 566	2 175	10 115
Estimates with RSEs of 50%	3 348	2 638	2 272	1 429	1 643	784	1 022	551	2 405

GLOSSARY

Account balance	This term is used to refer to the amount of superannuation a person has accrued in an accumulation fund.
Accumulation account	An account in an accumulation fund, in which the final benefit is equal to the total contributions made, plus interest, less fees and tax. Some superannuation funds have both accumulation accounts and defined benefit accounts. See also Defined benefit fund and Hybrid fund.
Accumulation fund	A superannuation fund in which the final benefit is equal to the total contributions made, plus interest, less fees and tax. See also Defined benefit fund.
Annuity	A series of payments made at regular intervals, typically to provide retirement income. Annuities are usually purchased with a lump sum from a life insurance company. Where regular payments are made from a superannuation fund, the word 'pension' is more common. See also Deferred annuity.
Approved deposit fund	See Rollover fund.
Benefit	The amount of money in a superannuation fund to which a member is entitled. This amount may be determined in different ways, depending on the type of fund to which the member belongs. Many benefits will be subject to preservation, meaning that most superannuation benefits will have to be maintained in a superannuation or rollover fund until the person retires and reaches preservation age. This age will be progressively increased from 55 to 60 years for people born from July 1960 onwards. See also Benefit structure, Accumulation fund, Defined benefit fund and Hybrid fund.
Benefit structure	The way in which a member's superannuation benefit is determined. Superannuation benefits may be 'accumulated benefits', 'defined benefits', or a combination of both. For more information about the different types of benefits see Accumulation fund, Defined benefit fund and Hybrid fund.
Contributing family worker	A person who works without pay in an economic enterprise operated by a family member.
Contributions	See Employer/business contributions and Personal contributions.
Couple income unit	Any income unit where two persons are in a couple relationship with or without dependent children. A couple relationship consists of two people usually residing in the same household who share a social, economic and emotional bond usually associated with marriage and who consider their relationship to be a marriage or marriage-like union. This relationship is identified by the presence of a registered marriage or de facto marriage.
Deferred annuity	A type of rollover fund offered by life offices which is able to accept an eligible termination payment if a person retires early or changes jobs. The fund provides for an annuity which commences payment no later than when the purchaser turns 65 years of age.
Defined benefit fund	A superannuation fund in which the benefit is determined using a formula based on years of service, or years of membership with the fund, personal contributions, and average salary level over a few years immediately prior to retirement. See also Accumulation fund and Hybrid fund.
Dependent children	Dependent children are all persons aged under 15 years, and persons aged 15 to 24 years who are full-time students, live with a parent, guardian or other relative and do not have a spouse or offspring of their own living with them.
Eligible termination payment	Is generally composed of a lump sum payment made by an employer to an employee upon either the cessation of employment or the receipt of regular payments from superannuation. Eligible termination payments do not include payments of accumulated annual leave or long service leave.

GLOSSARY *continued*

Employed persons	<p>Persons aged 15 years and over who, during the reference week:</p> <ul style="list-style-type: none">■ worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm; or■ worked for one hour or more without pay in a family business or on a farm (i.e. contributing family workers); or■ were employees who had a job but were not at work and were:<ul style="list-style-type: none">■ on paid leave;■ on leave without pay for less than four weeks up to the end of the reference week;■ stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks up to the end of the reference week;■ on strike or locked out;■ on workers' compensation and expected to be returning to their job; or■ receiving wages or salary while undertaking full-time study; or■ were employers, own account workers or contributing family workers who had a job, business or farm, but were not at work.
Employees	<p>Persons who:</p> <ul style="list-style-type: none">■ work for a public or private employer;■ receive remuneration in wages, salary, or are paid a retainer fee by their employer and work on a commission basis, or for tips or piece rates or payment in kind;■ operate their own incorporated enterprise with or without hiring employees.
Employees with some leave entitlements, not working on a fixed-term contract	<p>Employees excluding owner managers of incorporated enterprises who:</p> <ul style="list-style-type: none">■ were entitled to both paid sick leave and paid holiday leave; or were entitled to either paid sick leave or paid holiday leave (but not both) and did not identify themselves as casual; and■ were not employed on a fixed-term contract.
Employees with some leave entitlements, working on a fixed-term contract	<p>Employees excluding owner managers of incorporated enterprises who:</p> <ul style="list-style-type: none">■ were entitled to both paid sick leave and paid holiday leave; or were entitled to either paid sick leave or paid holiday leave (but not both) and did not identify themselves as casual; and■ were employed on a fixed-term contract.
Employees without leave entitlements who did not identify as casual	<p>Employees, excluding owner managers of incorporated enterprises, who were entitled to neither paid sick leave nor paid holiday leave, but did not identify themselves as casual.</p>
Employer or business contribution	<p>The amount contributed to a person's superannuation fund by their employer or business. The Superannuation Guarantee scheme, introduced in 1992, requires employers to contribute a minimum amount to superannuation for most of their employees. From 1998–1999 employers were required to contribute an amount equal to 8% of an employee's wages or salary into superannuation. This will rise to 9% in 2002–2003. Employers are not obliged to contribute for employees earning below \$450 per month and those under 18 years of age who are working less than 30 hours a week. Superannuation contributions can also be made through 'salary sacrifice', whereby an employee sacrifices pre-tax salary and, in return, the employer contributes the sacrificed amount to superannuation. Superannuation contributions made through salary sacrifice are considered to be employer contributions.</p>
Employment type	<p>The classification of people with one or more jobs according to the following groups:</p> <ul style="list-style-type: none">■ Employees with some leave entitlements not working on a fixed-term contract;■ Employees with some leave entitlements working on a fixed-term contract;

GLOSSARY *continued*

Employment type <i>continued</i>	<ul style="list-style-type: none">■ Self-identified casuals;■ Employees without leave entitlements who did not identify as casual;■ Owner managers of incorporated enterprises; and■ Owner managers of unincorporated enterprises.
Fixed-term contract	A contract of employment which specifies that the employment will be terminated on a particular date or on completion of a specific task. This term is applied to employees.
Full-time job	A job in which a person usually works 35 hours or more a week.
Hybrid fund	A fund in which benefit entitlements are based on a combination of accumulated benefits and defined benefits. Hybrid and Defined benefit funds are grouped together for the purposes of SEAS. See also Accumulation fund and Defined benefit fund.
Income	See Total cash income
Income unit	One person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or de facto) couples, and between parents and dependent children.
Incorporated enterprise	An enterprise which is registered as a separate legal entity to its members or owners (also known as a limited liability company).
Industry	Classified according to the <i>Australian and New Zealand Standard Industrial Classification 1993</i> (Cat. no. 1292.0).
Jobholders	<p>Persons aged 15 to 69 who, at the time of the survey, reported that they:</p> <ul style="list-style-type: none">■ worked for one hour or more for pay, profit, commission or payment in kind during the reference week in a job or business, or on a farm (comprising employees, employers and own account workers), and usually worked for one hour or more per week; or■ worked for one hour or more without pay during the reference week in a family business or on a farm (i.e. contributing family workers) and usually worked for one hour or more per week; or■ were employees who had a job in which they usually worked for one hour or more, but were not at work during the reference week and were:<ul style="list-style-type: none">■ on paid leave; or■ on leave without pay for less than four weeks; or■ stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks; or■ on strike or locked out; or■ on workers' compensation and expected to be returning to their job; or■ receiving wages or salary while undertaking full-time study; or■ were owner managers of unincorporated enterprises or contributing family workers who had a job, business or farm in which they usually worked one hour or more a week, but were not at work during the reference week. <p>This definition is very similar to that for 'Employed persons', but whether a person is defined in SEAS as having a job is determined according to the usual hours worked in that job, instead of the actual hours worked in a particular reference week, because many SEAS questions relate to the usual arrangements in a person's job.</p> <p>In addition, another very small group of people is included in the population 'Jobholders', although they are not included in the population 'Employed persons'. This group comprised those who were waiting to be called back to a full-time or part-time job from which they had been stood down without pay for</p>

GLOSSARY *continued*

Jobholders <i>continued</i>	less than four weeks up to the end of the reference week (including the whole of the reference week) for reasons other than bad weather or plant breakdown. The difference between the two populations 'Employed persons' and 'Jobholders' is very small (less than 0.5%).
Labour force status	A classification of the population aged 15 years and over into 'Employed', 'Unemployed' and 'Not in the Labour Force', as defined.
Life assurance	Insurance providing payment of a sum of money to a beneficiary on the death of the insured person or if the insured person reaches a certain age. Also known as life insurance.
Lump sum payment	A benefit payable in cash as a single amount to a member of a superannuation scheme on retirement (or, in exceptional circumstances, after ceasing employment but prior to retirement). This does not include any annual leave payments, sick leave or other payments due to termination of employment.
Main accounts	Accounts in which a respondent has or expects to have the largest superannuation balance.
Main job	The job in which most hours were usually worked.
Median	The median value is that value which divides the population into two equal parts, one half having values lower than the median, and one half having values higher than it.
Not in the labour force	Persons who were not in the categories 'Employed' or 'Unemployed', as defined. They include persons who were keeping house (unpaid), retired, voluntarily inactive, permanently unable to work, persons in institutions (hospitals, gaols, sanatoriums, etc.), trainee teachers, members of contemplative religious orders, and persons whose only activity during the reference period was jury service or unpaid voluntary work for a charitable organisation.
Occupation	Classified according to the <i>Australian Standard Classification of Occupations, Second Edition 1996</i> (Cat. no. 1220.0).
One parent income unit	An income unit comprising a lone parent and dependent children.
One person income unit	An income unit comprising a person who is not party to either a couple or parent/dependent child relationship.
Owner managers	Jobholders who work in their own business, with or without employees, whether or not the business is of limited liability.
Owner managers of incorporated enterprises	Persons who work in their own incorporated enterprise, that is, a business entity which is registered as a separate legal entity to its members or owners (also known as a limited liability company).
Owner managers of unincorporated enterprises	Persons who operate their own unincorporated enterprise, that is, a business entity in which the owner and the business are legally inseparable, so that the owner is liable for any business debts that are incurred. This includes those engaged independently in a trade or profession.
Part-time job	A job in which a person usually works less than 35 hours a week.
Personal contributions	After-tax contributions made by a person to his or her own superannuation account.
Pre-retired persons	This group includes those who were currently working, and those who intended to work in the future whether or not they were currently looking for work.
Principal source of cash income	That source from which the most positive income was received. If total income is nil or negative the principal source was undefined.
Retired persons	Persons who were no longer working and did not intend to work in the future.

GLOSSARY *continued*

Roll over	To transfer a superannuation benefit to a rollover fund or to another superannuation fund. See also Rollover, Rollover fund and eligible termination payment.
Rollover	An amount of money which has been transferred to a rollover fund or another superannuation fund. Concessional tax rates apply to any earnings on the money rolled over.
Rollover fund	A fund which can accept eligible termination payments and which is eligible for the same concessional tax treatment as a superannuation fund. Rollover funds were created to provide a place within the superannuation system for the superannuation benefits of people who retired early or changed jobs.
Sector	Used to classify persons according to whether their employer is a public or private enterprise. Public sector enterprises include government controlled corporations as well as local government authorities, government departments, agencies and authorities created by, or reporting to, the Commonwealth and State Parliaments. Private sector enterprises include all employers not classified as public sector.
Self-identified casuals	Employees (excluding owner managers of incorporated enterprises) who: <ul style="list-style-type: none">■ were entitled to either paid sick leave or paid holiday leave, or were entitled to neither paid sick leave nor paid holiday leave; and■ identified themselves as casual.
Spouse contributions	Contributions paid into a person's superannuation account by their husband, wife or de facto spouse. The person receiving the contributions must be under 65 years of age.
Superannuation	A long-term savings arrangement which operates primarily with a superannuation fund to provide income for retirement.
Superannuation fund	A fund established primarily to provide income for retirement for members. In order to receive concessional taxation treatment, a superannuation fund must elect to be regulated under the <i>Commonwealth's Superannuation Industry (Supervision) Act 1993</i> (SIS Act). These funds are supervised by either the Australian Prudential Regulation Authority (APRA) or the Australian Taxation Office. Public sector funds, being funds sponsored by a government employer or government controlled business enterprise, are exempt from direct APRA supervision. Most funds (apart from some with less than five members) must be registered with the APRA.
Superannuation guarantee	Legislation which requires employers to provide a minimum level of superannuation contributions for most employees. The schedule of contributions started at 3% of salary (or 5% for employers with payrolls over \$1 million) in 1992 and will rise to 9% for all employers from July 2002.
Superannuation income	Regular payments derived from superannuation funds to provide income for retirement, in the form of pensions and annuities.
Total cash income	Cash receipts that are of a regular and recurring nature, and are received at annual or more frequent intervals. It includes regular receipts from employment, own unincorporated business and from the lending of assets. It also includes pensions and allowances provided as cash transfers from government, as well as private cash transfers from institutions and other households. Capital receipts and receipts derived from the running down of assets, or from the incurrence of liabilities, are excluded. Also excluded are intra household cash transfers. Refer to 'Notes on estimates' in the Explanatory notes for more information about the collection of income data.
Total superannuation balance	The total amount of superannuation a person has accrued in any type of superannuation fund. In SEAS, information about account balance and/or

GLOSSARY *continued*

Total superannuation balance <i>continued</i>	withdrawal or resignation benefit was sought in relation to a respondent's three main accounts only, so the Total superannuation balance does not include amounts held in additional accounts. These additional amounts are expected to represent a small proportion of a person's total superannuation in most cases. See Appendix 1 under 'Data collection' for more information about coverage of superannuation accounts in SEAS.
Unemployed	Persons aged 15 years and over who were not employed during the reference week, and: <ul style="list-style-type: none">■ had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and:<ul style="list-style-type: none">■ were available for work in the reference week, or would have been available except for temporary illness (i.e. lasting for less than four weeks to the end of the reference week); or■ were waiting to start a new job within four weeks from the end of the reference week and would have started in the reference week if the job had been available then; or■ were waiting to be called back to a full-time or part-time job from which they had been stood down without pay for less than four weeks up to the end of the reference week (including the whole of the reference week) for reasons other than bad weather or plant breakdown.
Unincorporated enterprise	A business entity in which the owner and the business are legally inseparable, so that the owner is liable for any business debts that are incurred.
Withdrawal/resignation benefit	A proxy measure of accrued benefit reported for defined benefit and hybrid funds. In some cases it will underestimate a person's full benefit entitlement. See Appendix 1 under 'Account balance, withdrawal or resignation benefit and total balance' for more information.

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