



# **EMPLOYMENT ARRANGEMENTS, RETIREMENT AND SUPERANNUATION, AUSTRALIA**

AUSTRALIA

EMBARGO: 11.30AM (CANBERRA TIME) FRI 7 NOV 2008

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## **I N Q U I R I E S**

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## NOTES

### ABOUT THIS PUBLICATION:

This publication presents new statistics, compiled from the 2007 Survey of Employment Arrangements, Retirement and Superannuation (SEARS 2007), about the diversity of employment arrangements in Australia; people's use of working arrangements to balance work and caring responsibilities; retirement plans and expectations; selected characteristics of retired people; and the superannuation coverage of individuals including superannuation contributions and account balances.

Selected comparisons between the SEARS 2007 results and the results from the 2000 Survey of Employment Arrangements and Superannuation (SEAS 2000) are also presented.

### NOTES ON THIS ISSUE:

An upper age of 69 years was used to limit the scope of SEAS 2000, but this scope restriction was removed for SEARS 2007. Information on the comparability of estimates from the two surveys is summarised in paragraphs 7 to 11 of the Explanatory Notes. Changes between the two surveys that affect the comparability of employment arrangements statistics are discussed in more detail in Appendix 1, and information about the quality of the superannuation statistics is provided in Appendix 2.

### ROUNDING:

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

Brian Pink  
Australian Statistician

## ABBREVIATIONS

<b>ABS</b>	Australian Bureau of Statistics
<b>ACT</b>	Australian Capital Territory
<b>ANA</b>	Australian National Accounts
<b>ANZSCO</b>	Australian and New Zealand Standard Classification of Occupations
<b>ANZSIC</b>	Australian and New Zealand Standard Industrial Classification
<b>APRA</b>	Australian Prudential Regulation Authority
<b>ASCED</b>	Australian Standard Classification of Education
<b>ASCL</b>	Australian Standard Classification of Languages
<b>Aust.</b>	Australia
<b>CAI</b>	computer assisted interviewing
<b>CD</b>	collection district
<b>CPI</b>	consumer price index
<b>ERP</b>	estimated resident population
<b>FTB</b>	Family Tax Benefit
<b>GST</b>	goods and services tax
<b>incl.</b>	including
<b>MPHS</b>	Multi-Purpose Household Survey
<b>no.</b>	number
<b>NSW</b>	New South Wales
<b>NT</b>	Northern Territory
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>OMIE</b>	owner manager of incorporated enterprise
<b>OMUE</b>	owner manager of unincorporated enterprise
<b>PAL</b>	primary approach letter
<b>PAPI</b>	pen-and-paper interview
<b>Qld</b>	Queensland
<b>RSE</b>	relative standard error
<b>SA</b>	South Australia
<b>SACC</b>	Standard Australian Classification of Countries
<b>SE</b>	standard error
<b>SEARS</b>	Survey of Employment Arrangements, Retirement and Superannuation
<b>SEAS</b>	Survey of Employment Arrangements and Superannuation
<b>SEIFA</b>	Socio-Economic Indexes for Areas
<b>Tas.</b>	Tasmania
<b>Vic.</b>	Victoria
<b>WA</b>	Western Australia

## SUMMARY OF FINDINGS

### OVERVIEW

Most Australians spend a substantial part of their lives in the workforce. Changes in the labour market and the employment conditions that people experience have the potential to affect many people, and also help shape our economy and society. There is ongoing interest in the different types of employment, and the characteristics and quality of these types of employment. Increasingly, there is interest in how people balance their work and caring responsibilities, particularly the working arrangements that they are using, or would like to use, to help them manage this balance.

The ageing of the population also has the potential to have a large impact on Australian society and the economy of the future. Some of the discussion about the implications of the ageing population has focused on people's ability to support themselves in retirement, in particular through superannuation. There are also issues around a potential diminishing labour force, as the ageing population retires from work. One response may be for older workers to remain in the labour force longer than has traditionally been the case. Information about the plans that people have for retirement, about people who have already retired, and about people who have previously retired and returned to work, provides insights into the timing and extent of older workers exiting the labour market, as well as reasons why people retire from the labour force and what might attract them back.

The 2007 Survey of Employment Arrangements, Retirement and Superannuation (SEARS 2007) provides a range of information relating to employment arrangements, work and caring, retirement and retirement intentions, and superannuation. Key findings from this survey are discussed in the following summary.

### EMPLOYMENT ARRANGEMENTS

#### *Employment types*

The statistics in this publication relating to employment arrangements refer to the arrangements of the employed population aged 15 years and over, excluding contributing family workers.

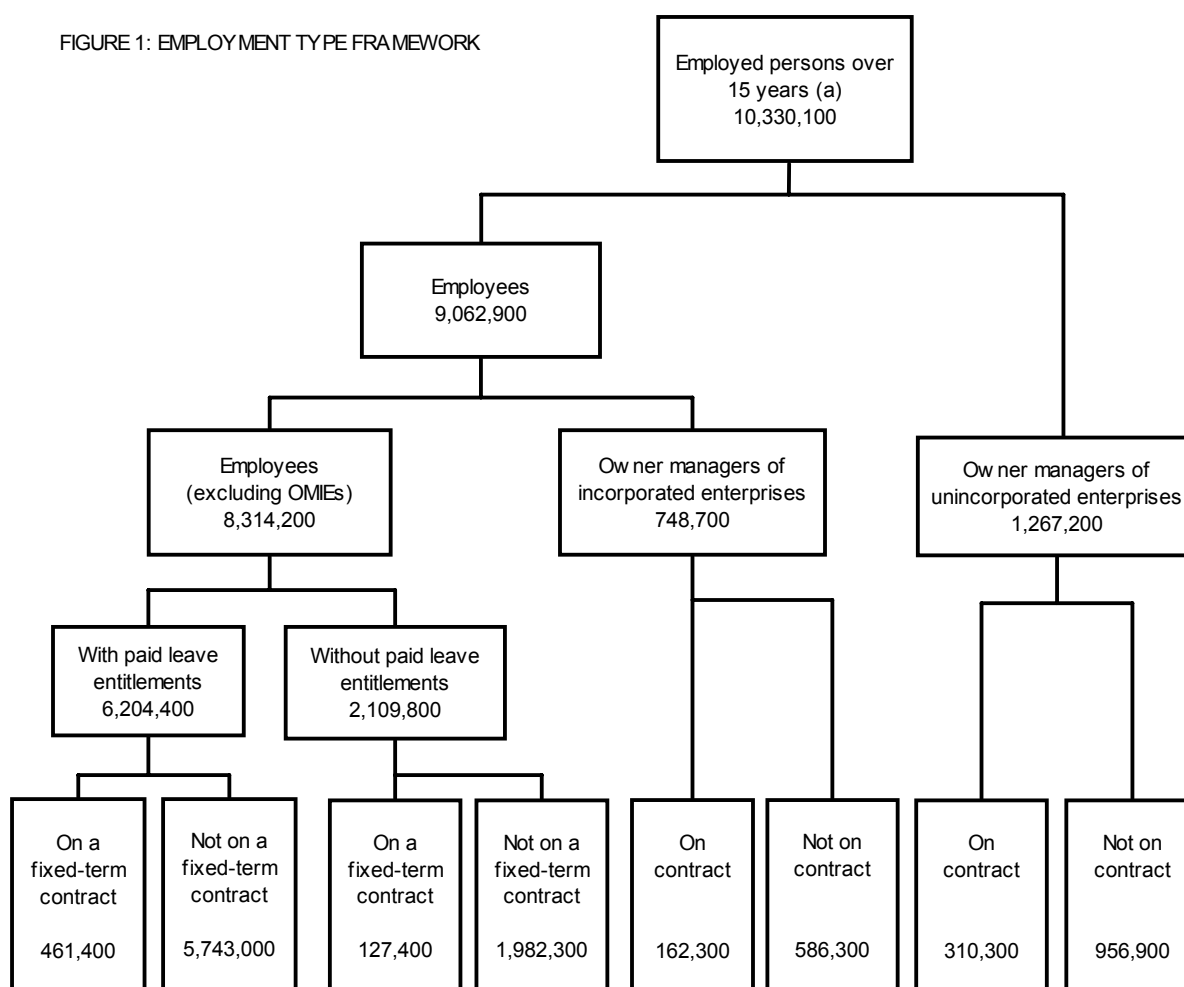
Figure 1 below shows the employment type framework that is used to describe people's working arrangements. In this publication, employed people are classified to employment type categories on the basis of their main job, that is, the job in which they usually work the most hours. Most of the employment-related statistics presented in this publication relate to the main job unless otherwise indicated.

Of 10.3 million employed people (excluding contributing family workers):

- 60% were employees (excluding OMIEs) with paid leave entitlements;
- 20% were employees (excluding OMIEs) with no paid leave entitlements;
- 7% were owner managers of incorporated enterprises (OMIEs); and
- 12% were owner managers of unincorporated enterprises (OMUEs).

## SUMMARY OF FINDINGS *continued*

FIGURE 1: EMPLOYMENT TYPE FRAMEWORK



(a) Excluding 33,800 contributing family workers.

### Age and sex

Employees<sup>1</sup> with paid leave entitlements represented the largest single employment type in all age groups, except those aged 65 years and over. Of employed people<sup>2</sup> aged 25–34 years, 70% had paid leave entitlements. The proportion of employed people<sup>2</sup> with paid leave declined for older age groups, in part reflecting the higher proportions of people working in their own business, (with 30% of employed people<sup>2</sup> aged 55–64 years working in their own business, rising to 56% for employed people<sup>2</sup> aged 65–74 years).

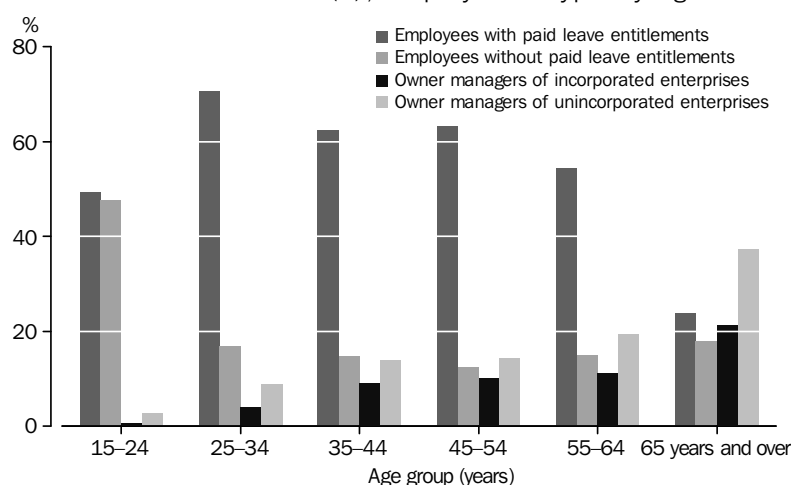
The largest age group of employees<sup>1</sup> without paid leave entitlements were people aged 15–24 years (40%). Of all employed people<sup>2</sup> in this age group, almost equal proportions were employees<sup>1</sup> with and without paid leave entitlements (49% and 48% respectively).

Employed women<sup>2</sup> were more likely than employed men<sup>2</sup> to be working as employees<sup>1</sup> without paid leave entitlements: 25% of employed women<sup>2</sup> compared with 16% of employed men<sup>2</sup>.

## SUMMARY OF FINDINGS *continued*

### Age and sex *continued*

S1: EMPLOYED PERSONS(a), Employment type–by age



(a) Excluding contributing family workers.

### Working patterns

36% of employed people<sup>2</sup> usually worked some hours at night, that is, between 7pm and 7am. While 34% of employees<sup>1</sup> usually worked between 7pm and 7am, 51% of owner managers of incorporated enterprises (OMIEs) usually worked some hours at night, and 41% of owner managers of unincorporated enterprises (OMUEs) did so.

The majority of employed people<sup>2</sup> (58%) worked five days a week and 18% worked six or seven days a week. 35% of all employed people<sup>2</sup> worked both weekdays and weekends. Of owner managers, 53% usually worked a combination of weekdays and weekends, and 41% worked six or seven days a week. In comparison, 31% of employees<sup>1</sup> worked both weekdays and weekends and 12% worked six or seven days a week. Employees<sup>1</sup> with paid leave entitlements were least likely to work both weekdays and weekends (27%).

Of employees<sup>1</sup> without paid leave entitlements, 69% usually worked less than 35 hours a week, and 52% worked less than 16 hours a week. For employees<sup>1</sup> with paid leave entitlements, 83% worked full-time hours, that is, 35 hours or more a week. Among OMIEs, 49% usually worked 49 hours or more a week, while for OMUEs this proportion was 34%, and for employees<sup>1</sup> with paid leave entitlements it was 18%.

### Working from home

In 2007, 3.2 million employed people<sup>2</sup> (31%) worked some hours from home, with most (81%) working from home for 15 hours or less per week. Owner managers were more likely (73%) to work some or all hours from home than either employees<sup>1</sup> with paid leave entitlements (24%) or employees<sup>1</sup> without paid leave entitlements (9%). Only 5% of employed people<sup>2</sup> working from home usually worked all hours from home.

### Extra hours

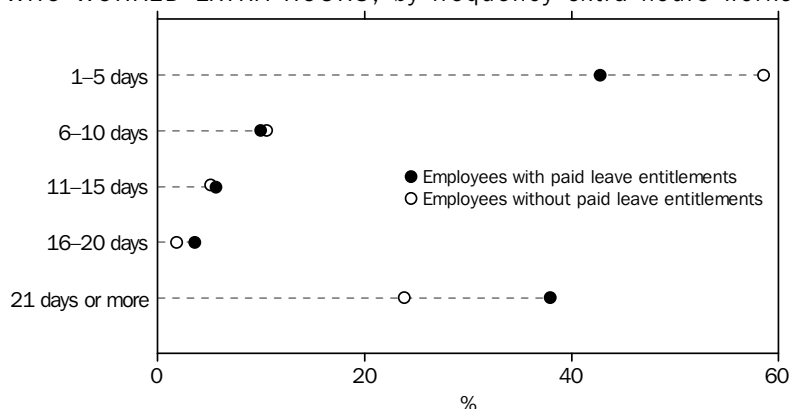
Employees<sup>1</sup> with paid leave entitlements were more likely to usually work extra hours (53%) than those without paid leave entitlements (22%). A higher proportion of employees<sup>1</sup> who worked on a fixed-term contract worked extra hours (52%) than those who did not work on a fixed-term contract (45%). Male employees<sup>1</sup> were also more likely to work extra hours than female employees<sup>1</sup> (52% and 38% respectively).

Of the 3.8 million people who usually worked extra hours, 45% usually worked extra hours on up to five days a month. A further 36% worked extra hours on 21 days or more a month.

## SUMMARY OF FINDINGS *continued*

### *Extra hours continued*

S2: EMPLOYEES (a) WITH AND WITHOUT PAID LEAVE ENTITLEMENTS WHO WORKED EXTRA HOURS, by frequency extra hours worked



(a) Excluding owner managers of incorporated enterprises.

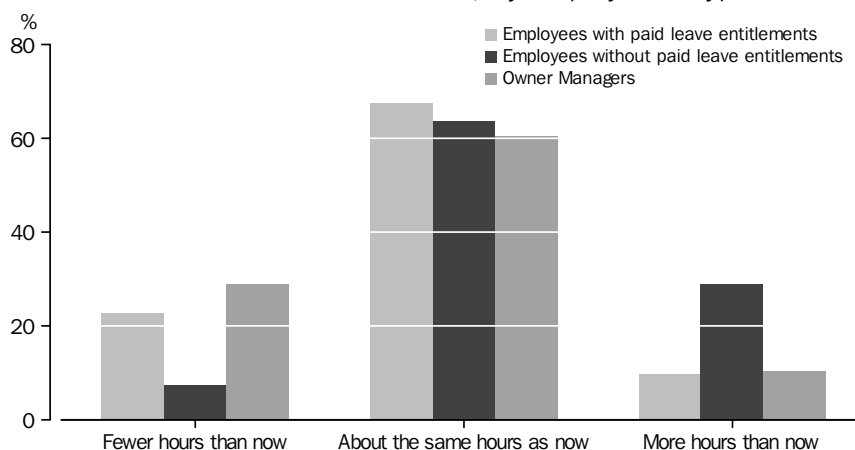
### *Preferred working hours*

When taking into consideration the impact that either more or fewer hours of work would have on their pay, 65% of employed people<sup>2</sup> were satisfied with the number of hours that they were already working, and 21% preferred to work fewer hours than they currently worked. Of those wanting to work less, 36% said it was either for social reasons, or to engage in recreational activities or have more free time.

Employees<sup>1</sup> with paid leave entitlements were more likely to be satisfied with their working hours than other employment types, with 67% preferring to work the same hours they currently worked, compared with 64% for employees<sup>1</sup> without paid leave entitlements and 61% for owner managers. Employees<sup>1</sup> without paid leave entitlements had the highest proportion (29%) of people wanting to work more hours than they currently worked. Owner managers had the highest proportion (29%) of people wanting to work fewer hours than they currently worked.

A higher proportion of men than women said that they would prefer to work fewer hours, 22% compared with 19%. Similar proportions of men and women wanted to work more hours (13% and 15%). Most men and women who wanted more hours of work said it was because they wanted more income.

S3: PREFERRED NUMBER OF HOURS, by employment type



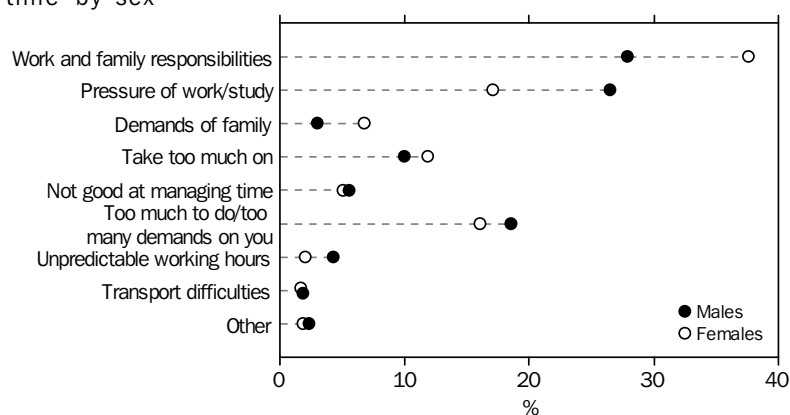
## SUMMARY OF FINDINGS *continued*

### Time stress

Most employed men<sup>2</sup> (76%) and women<sup>2</sup> (85%) said that they always, often or sometimes felt rushed or pressed for time. For employed women<sup>2</sup> who felt rushed or pressed for time at least sometimes, the main reason was trying to balance work and family responsibilities (38%). For employed men<sup>2</sup> who felt rushed or pressed for time at least sometimes, the main reasons were balancing work and family responsibilities and the pressure of work or study (28% and 27% respectively).

Employees<sup>1</sup> without paid leave entitlements were less likely (73%) to feel rushed or pressed for time at least sometimes, while for employees<sup>1</sup> with paid leave entitlements the proportion was 81%, and higher again for owner managers (84%).

S4: PROPORTION OF EMPLOYED PERSONS(a) WHO FEEL RUSHED OR PRESSED FOR TIME, Reasons for feeling rushed or pressed for time—by sex



(a) Excluding contributing family workers.

### Industry

The more significant employing industries for employees<sup>1</sup> with paid leave entitlements were health care and social assistance (13%), manufacturing (13%) and education and training and retail trade (both 10%). For those employees<sup>1</sup> with paid leave entitlements who worked on a fixed-term contract, the education and training industry was the largest industry (28%).

The more significant employing industries for employees<sup>1</sup> without paid leave entitlements were accommodation and food services (17%), retail trade (21%), and health care and social assistance (9%).

The construction industry employed 19% of all owner managers, and of these, 40% worked on a contract. 12% of owner managers worked in professional, scientific and technical services, and 11% worked in agriculture, forestry and fishing.

### Aspects of job stability

Of employees<sup>1</sup> with paid leave entitlements in 2007, 46% had been in their current job for five years or more, compared with 15% for employees<sup>1</sup> without paid leave entitlements. While 45% of employees<sup>1</sup> without paid leave entitlements had been in their current job for less than a year, 74% of all employees<sup>1</sup> without paid leave entitlements expected to be working for the same employer in 12 months time.

Other aspects of job stability for employees<sup>1</sup> with and without paid leave entitlements were:



## SUMMARY OF FINDINGS *continued*

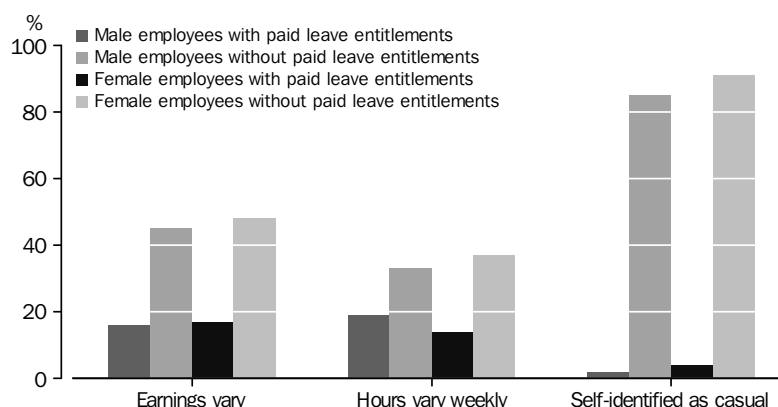
### Aspects of job stability *continued*

- 47% of employees<sup>1</sup> without paid leave entitlements had earnings (excluding overtime) that varied from pay period to pay period, compared with 16% of those with paid leave entitlements;
- 88% of employees<sup>1</sup> without paid leave entitlements self identified as casual, compared with 3% of those with paid leave entitlements; and
- 35% of employees<sup>1</sup> without paid leave entitlements worked in a job where the hours varied weekly, compared with 17% of employees<sup>1</sup> with paid leave entitlements.

Employees<sup>1</sup> without paid leave entitlements were more likely to have less stable working arrangements than people in other employment types, nevertheless 53% had earnings (excluding overtime) that did not vary from pay period to pay period, and 65% had hours that did not vary from week to week.

A higher proportion of female employees<sup>1</sup> were without paid leave entitlements than were male employees<sup>1</sup> (29% compared with 22%). Female employees<sup>1</sup> without paid leave entitlements were also more likely than male employees<sup>1</sup> without paid leave entitlements to identify as casual (91% and 85% respectively). There were only slight differences in the proportions of female and male employees<sup>1</sup> without paid leave entitlements that had hours that varied from week to week (37% and 33%), and earnings (excluding overtime) that varied from pay period to pay period (48% compared with 45%).

S5: EMPLOYEES (a), ASPECTS OF JOB STABILITY, by employment type and sex



(a) Excluding owner managers of incorporated enterprises.

### WORK AND FAMILY BALANCE

#### Provision of care

6.3 million carers, or 38% of people aged 15 years and over, provided care to another adult or a child aged under 15 years (including care provided to their own children) in the week prior to the survey interview. 1.8 million of these carers lived in households without children under 15 years of age.

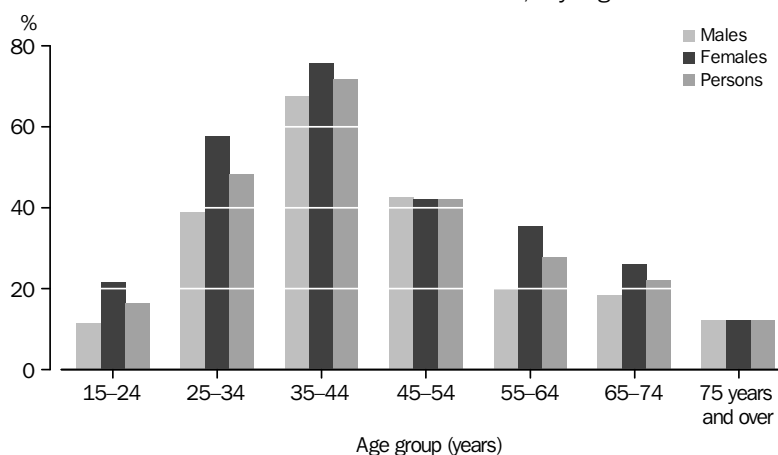
People aged 35–44 years were much more likely to provide care (72%) than people in other age ranges, followed by people aged 25–34 years (48% provided care). 12% of people aged 75 years and over, and 17% of those aged 15–24 years provided care.

A higher proportion of women than men provided care (43% and 34% respectively). This pattern is reflected for all age ranges except the 45–54 year age range, where a similar proportion of men and women provided care (43% and 42% respectively).

## SUMMARY OF FINDINGS *continued*

### *Provision of care continued*

S6: ALL PERSONS WHO PROVIDED CARE, by age and sex



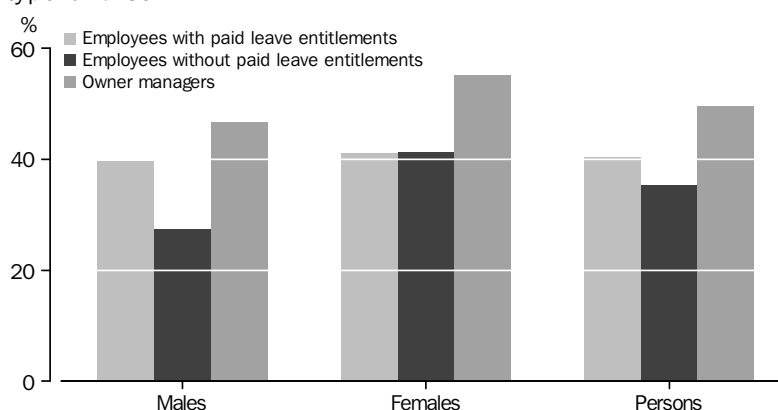
Of people who provided care, 78% of men and 85% of women always, often or sometimes felt rushed or pressed for time. For people who did not provide care, 60% of men and 65% of women felt rushed or pressed for time.

### *Employed carers*

Of people who provided care in the week prior to the survey, 67% were employed (41% of all employed people provided care), 30% were not in the labour force and 3% were unemployed. A smaller proportion of employed men than employed women provided care (39% and 43% respectively). Women not in the labour force were twice as likely to provide care as men not in the labour force (42% and 21%).

49% of owner managers provided care, compared with 39% of employees<sup>1</sup>. A higher proportion of employees<sup>1</sup> with paid leave entitlements than employees<sup>1</sup> without paid leave entitlements provided care (40% and 35% respectively).

S7: EMPLOYED PERSONS(a) WHO PROVIDED CARE, by employment type and sex



(a) Excluding contributing family workers.

The proportion of female employees<sup>1</sup> providing care was 41% for both those with and those without paid leave entitlements. More than half of employed women who provided care (59%) usually worked less than 35 hours a week, compared with 40% of employed women who did not provide care. Employed women who provided care were also more likely to work less than five days a week (44%), compared with employed women who did not provide care (30%). Conversely, employed men who provided care

## SUMMARY OF FINDINGS *continued*

### *Employed carers continued*

were much more likely to both usually work 35 or more hours a week (88%) and usually work five or more days a week (88%).

The majority of employed people who provided care looked after only one or two people (81%). Most employed carers were providing care to children aged under 15 years, reflecting the 75% of employed carers who had children aged under 15 years. The next most commonly cared for age group was 75 years or over. The main reasons that employed people were providing care to adults were long-term health condition or disability, and frail/aged care.

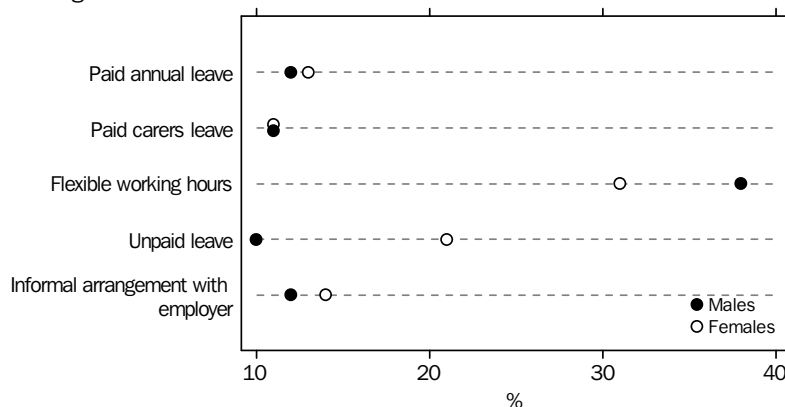
### *Working arrangements used to care*

The working arrangements discussed below and used by employees<sup>1</sup> to facilitate their care provision include: paid leave, such as annual and carer's leave; unpaid leave; flexible working hours; rostered days off; working from home; and informal arrangements with employers. For more detail, refer to the Glossary.

Of the 3.2 million employees<sup>1</sup> who provided care to someone in the week prior to the survey, 15% used working arrangements to facilitate that care provision. The most common working arrangement used to care for someone was flexible working hours. For carers with children aged under 15 years, flexible working hours were used by 38% of male employees<sup>1</sup> using any work arrangement, and 31% of female employees<sup>1</sup> using any work arrangement. Unpaid leave was the next most common working arrangement, used by 21% of female employees<sup>1</sup> and 11% of male employees<sup>1</sup> using any work arrangement, who had children aged under 15 years. Among employees<sup>1</sup> with children aged under 15 years who used work arrangements for caring, informal arrangements with employers were used by 12% of men and 15% of women.

For employees<sup>1</sup> taking some form of paid leave to provide care, annual leave and carers leave were the most common forms of paid leave. Of men and women with children aged under 15 years who used work arrangements to provide care, the proportions accessing annual and carers leave were similar, with 12% of men and 13% of women accessing annual leave and 11% of both men and women accessing carers leave.

**S8: EMPLOYEES(a) WITH CHILDREN AGED UNDER 15 YEARS WHO USED WORKING ARRANGEMENTS TO CARE, by selected working arrangements used and sex**



(a) Excluding owner managers of incorporated enterprises.

The majority (85%) of employees<sup>1</sup> who cared for someone in the week prior to the survey did not use any working arrangements to facilitate that care provision.

## SUMMARY OF FINDINGS *continued*

### *Family child care arrangements*

Of families with children aged under 15 years, those most likely to use formal or informal child care in the reference week were employed lone parents (66%) and couples where both parents were employed (57%). Families using the least amount of child care were couple families where neither parent was employed (25%), and couple families where one parent was employed (35%). For these family types that did use child care, it was primarily informal.

The most commonly used informal child care providers used by parents in the week prior to the survey were the grandparents of the children being cared for, while long day care centres were the most commonly used formal care setting. For employed lone parents using care, the most commonly used care providers were the child's grandparents (used by 25% of these families), siblings of the child (17%), and the child's other parent not living in the household (15%).

### RETIREMENT AND RETIREMENT INTENTIONS

From SEARS 2007 it is estimated that there were 7.7 million people aged over 45 years who were: currently employed (3.9 million); currently unemployed (0.1 million); retired and had no intention of looking for or taking up full-time or part-time work in the future (3.1 million); not currently in the labour force, nor retired, but intending to look for and/or take up work in the future (0.3 million); not currently in the labour force and had never worked for 2 weeks or more (0.2 million); or people for whom retirement status could not be determined (0.2 million).

There were more men than women aged 45 years and over in the labour force. Conversely, there were more women who had retired than men, reflecting the greater proportion of women in the older age groups, and the tendency of women to retire earlier than men.

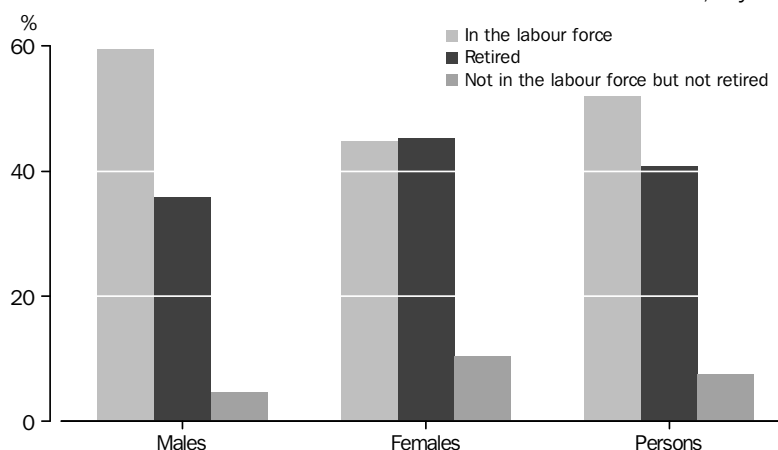
In 2007, 61% of men aged 45 years and over, who had at some time worked for two weeks or more and for whom a retirement status was determined, were in the labour force, 37% had retired, and 3% were not in the labour force but had not yet retired. In contrast, 48% of women aged 45 years and over, who had at some time worked for two weeks or more and for whom a retirement status was determined, were in the labour force, another 48% had retired, and 4% were not in the labour force but had not yet retired.

There were 4% of women aged 45 years and over who had never worked for two weeks or more, and of these 53% were aged 70 years and over.

## SUMMARY OF FINDINGS *continued*

### RETIREMENT AND RETIREMENT INTENTIONS *continued*

S9: LABOUR FORCE STATUS AND RETIREMENT STATUS, by sex



#### *Retired from the labour force*

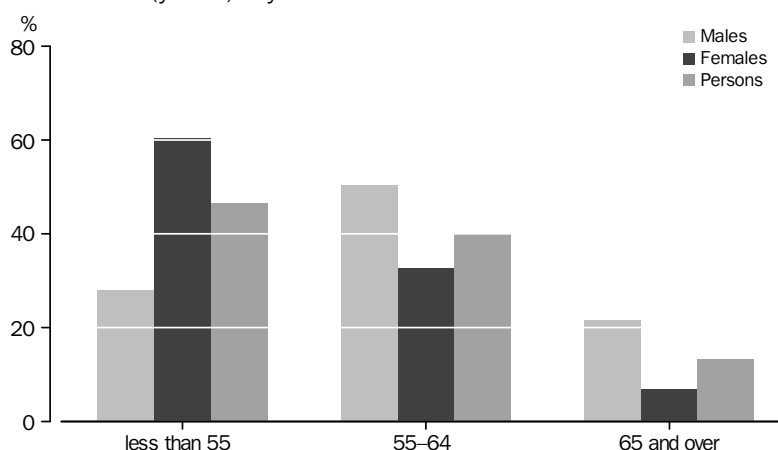
There were 3.1 million people aged 45 years and over who were retired from the labour force, comprising 1.3 million men and 1.8 million women. Half of all retired people were aged 70 years and over (54% of retired men and 49% of retired women).

#### *Age at retirement*

It is important to note that age at retirement as presented in this publication only refers to 'surviving' retirees aged 45 years or over in 2007. Therefore, the distribution of age at retirement in this population is not representative of the age at which all people retire. For example, based on Australian life expectancy, a person who retired aged 40 years in 1982 (aged 65 years in 2007) would more likely be alive to participate in this survey than a person who retired aged 65 years in 1982 (who would be aged 90 years if still alive in 2007). The effect will be more pronounced for estimates presented in relation to people who retired a long time ago, but will have some effect on all estimates, particularly as 38% of the retired population included in this publication retired more than 20 years ago.

The average age at retirement for people aged 45 years and over was 52 years (58 years for men and 47 years for women). 28% of retired men in 2007 had retired before the age of 55 years, while 60% of retired women had retired before the age of 55 years. Half of retired men in 2007 had retired aged 55–64 years.

S10: PERSONS RETIRED FROM THE LABOUR FORCE, Age at retirement (years)–by sex

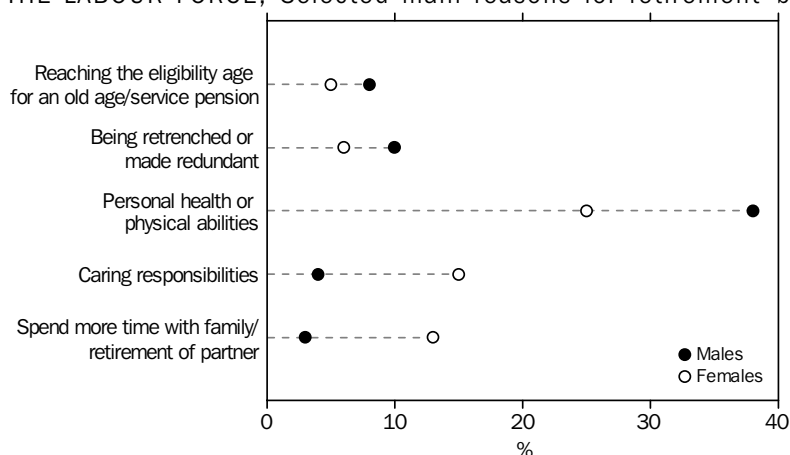


## SUMMARY OF FINDINGS *continued*

### *Reasons for retirement*

Of the 1.9 million retired people in 2007 who had worked in the last 20 years, the most commonly reported main reason for retiring was personal health or physical abilities (32%). While this was the predominant reason for retirement for both men and women, a higher proportion of men retired for this reason than women (38% of retired men compared with 25% of retired women). Aside from personal health, the other commonly reported main reasons that men retired included being retrenched or made redundant (10%) and reaching the eligibility age for an age (or service) pension (8%). The other main reasons that women retired were caring responsibilities (15%) and to spend more time with family/retirement of partner (13%).

**S11: PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE, Selected main reasons for retirement—by sex**



### *Main sources of income in retirement*

The predominant source of personal retirement income for both men and women was government pensions and allowances (for 65% of retired men and 67% of retired women), regardless of how long ago they retired. The longer people had been retired, the more likely they were to have government pensions as their principal source of income. Government pensions and allowances were the main source of income for 45% of people who had retired less than five years ago, 62% of people who had retired five to nine years ago, and 73% of people who retired 20 or more years ago.

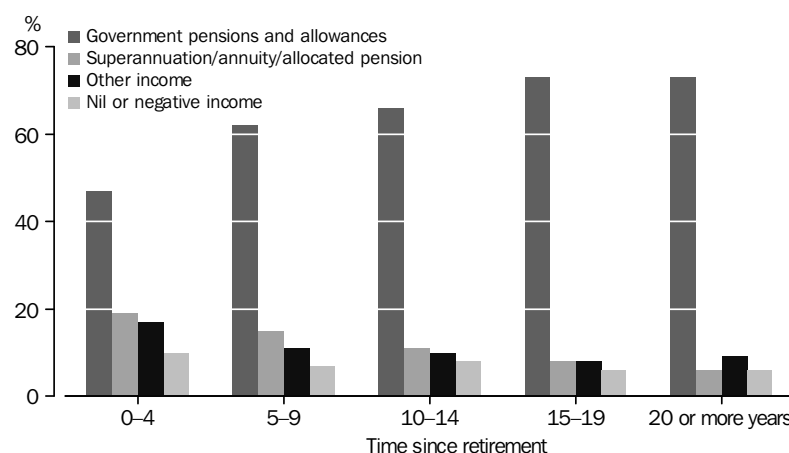
People who had retired less than five years ago were less likely to have government pensions and allowances as their main source of personal income (45% of both men and women in this category). For 23% of men and 16% of women who had retired less than five years ago, income from superannuation, an annuity or an allocated pension was their main source of personal income. This compares with 13% of men and 3% of women who had retired 20 or more years ago.

18% of women who had recently retired had no (or negative) personal income. This proportion declined for women who had been retired for longer. Of women who had retired 20 or more years ago, 7% had no (or negative) personal income.

## SUMMARY OF FINDINGS *continued*

### Main sources of income in retirement *continued*

S12: PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE, Main source of personal income—by time since retirement



### Retirement intentions

Of the 3.9 million employed people aged 45 years and over, 85% intend to eventually retire from the labour force; the remainder do not intend to retire.

71% of people who intend to retire were employed full-time. Of these, 32% intend to continue with full-time work until retiring from the labour force, 48% intend to retire from full-time work and work part-time before retiring from the labour force, and the remainder did not know whether they intend to take up part-time work before retirement. The transition plans of full-time employed men and women who intend to retire were similar, with 33% of men and 29% of women intending to continue with full-time work before retiring, and 47% of men and 51% of women intending to work part-time before they retire.

### Plans to phase in retirement

Of the 748,000 people who intend to continue with full time work until they retire, 69% planned to remain with their current employer with no further plans to phase in retirement. A further 18% planned to remain with their current employer but with less demanding duties. The average ages at which people planned to implement these changes were 63 years and 58 years respectively.

There were few people who intend to change employer before retirement. About 3% of people who intend to work full-time until they retire planned to change employer with no further plans to phase in retirement. A further 3% planned to change employer and move to a completely different line of work. The average age at which people intend to introduce these changes was 53 years.

There were 1.1 million people who intend to leave full-time work and work part-time before retiring. Of these, nearly two thirds (64%) planned to change to part-time work but continue with their current employer. The average age at which they intend to make this transition was 60 years. A further 12% intend to work part-time, change employer and change to a completely different line of work, and 5% intend to change employer and work part-time with no other plans to phase in retirement. The average age at which people intend to implement these transitions to retirement was 59 years.

### Age intends to retire

Of all employed people who intend to retire:

- 24% intend to retire aged 70 years or over (30% of men and 17% of women);

## SUMMARY OF FINDINGS *continued*

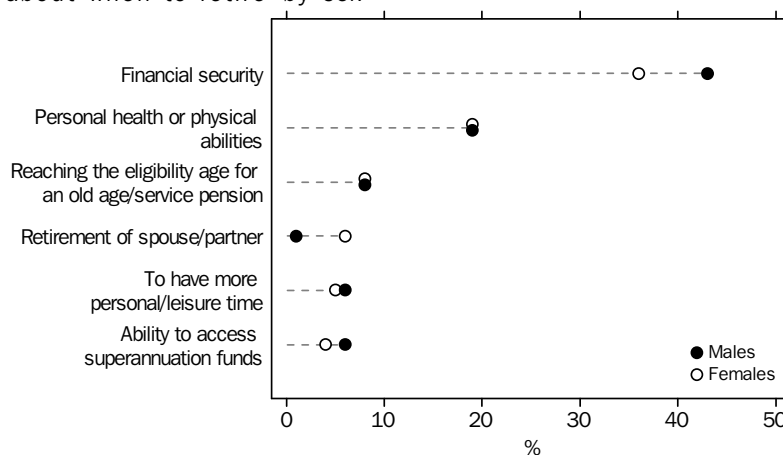
### *Age intends to retire continued*

- 40% intend to retire aged 65–69 years (45% of men and 34% of women);
- 24% intend to retire aged 60–64 years (18% of men and 31% of women);
- 9% intend to retire aged 55–59 years (5% of men and 13% of women);
- 1% intend to retire aged 45–54 years (less than 1% of men and 2% of women); and
- 2% were unable to provide an intended age of retirement.

### *Main factors influencing decision about when to retire*

For those in the labour force who intend to retire, the main factors influencing their decision about when to retire were: financial security (43% of men and 36% of women); personal health and physical abilities (19% of both men and women); and reaching the eligibility age for an age (or service) pension (8% of both men and women).

**S13: PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE FROM THE LABOUR FORCE, Selected factors influencing decisions about when to retire—by sex**



### *Main expected source of income at retirement*

Of all people aged 45 years and over who intend to retire from the labour force, 43% reported that their expected main source of income at retirement would be income from superannuation, an annuity, or an allocated pension. A higher proportion of men than women who intend to retire thought this would be their main source of income (49% and 36% respectively).

The second most commonly reported expected main source of income was a government pension or allowance, with nearly one quarter (24%) of people who intend to retire expecting this would be their main source (23% of men and 27% of women).

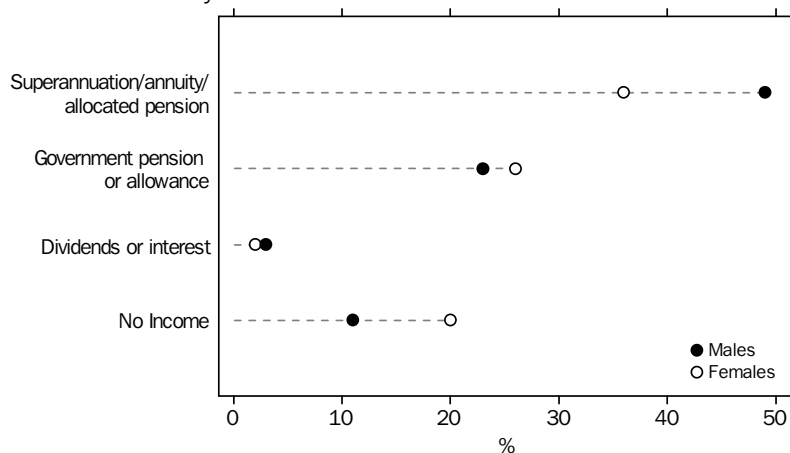
20% of women and 10% of men who intend to retire from the labour force did not expect to have any personal income when they retired, but expected to live off savings, assets or their partner's income. This was particularly the case for those women who intend to retire between the ages of 45 and 54 years, with 51% of this group expecting to have no personal income source when they retired.



## SUMMARY OF FINDINGS *continued*

*Main expected source of income at retirement continued*

S14: PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE FROM THE LABOUR FORCE, Selected main expected source of income at retirement—by sex



*Employed but previously retired*

There were 310,200 people who were currently employed in 2007 having re-entered the work force following an earlier retirement. Financial need was the most common main reason for retired people to return to work (36% of men and 42% of women who had previously retired). 32% of men who had previously retired returned to work because they were bored or needed something to do, compared with 14% of women who returned to work for this reason.

Men were almost twice as likely as women to return from retirement to a job with duties that were less demanding than their last job before retirement (36% and 19% respectively). Women were only slightly more likely than men to return to a job with more flexibility or more control over the hours they worked (26% and 19%). Overall, about one fifth of people who returned to work (22%) had the same working arrangements as their last job before previously retiring.

### SUPERANNUATION

Superannuation is an investment designed to assist people to save for their retirement. In this publication, people aged 15 years and over are divided into two broad populations: those that have superannuation coverage, and those that do not.

*Has superannuation coverage*

In this publication a person is regarded as having superannuation coverage if they:

- have superannuation accounts in the accumulation phase – that is, they have one or more superannuation accounts from which income is not yet being drawn, further disaggregated by whether contributions are currently being made or not; or
- have superannuation accounts in the accumulation phase (with or without contributions) and are drawing on superannuation – that is, they have one or more superannuation accounts from which income is not yet being drawn, and are also currently receiving a superannuation pension or annuity and/or have received a superannuation lump sum within the last 4 years; or
- have no superannuation accounts in the accumulation phase but are drawing on superannuation – that is, they are currently receiving a superannuation pension or annuity and/or have received a superannuation lump sum within the last 4 years.

*No superannuation coverage*

In this publication a person is regarded as having no superannuation coverage if they:

- have no superannuation accounts in the accumulation phase; and

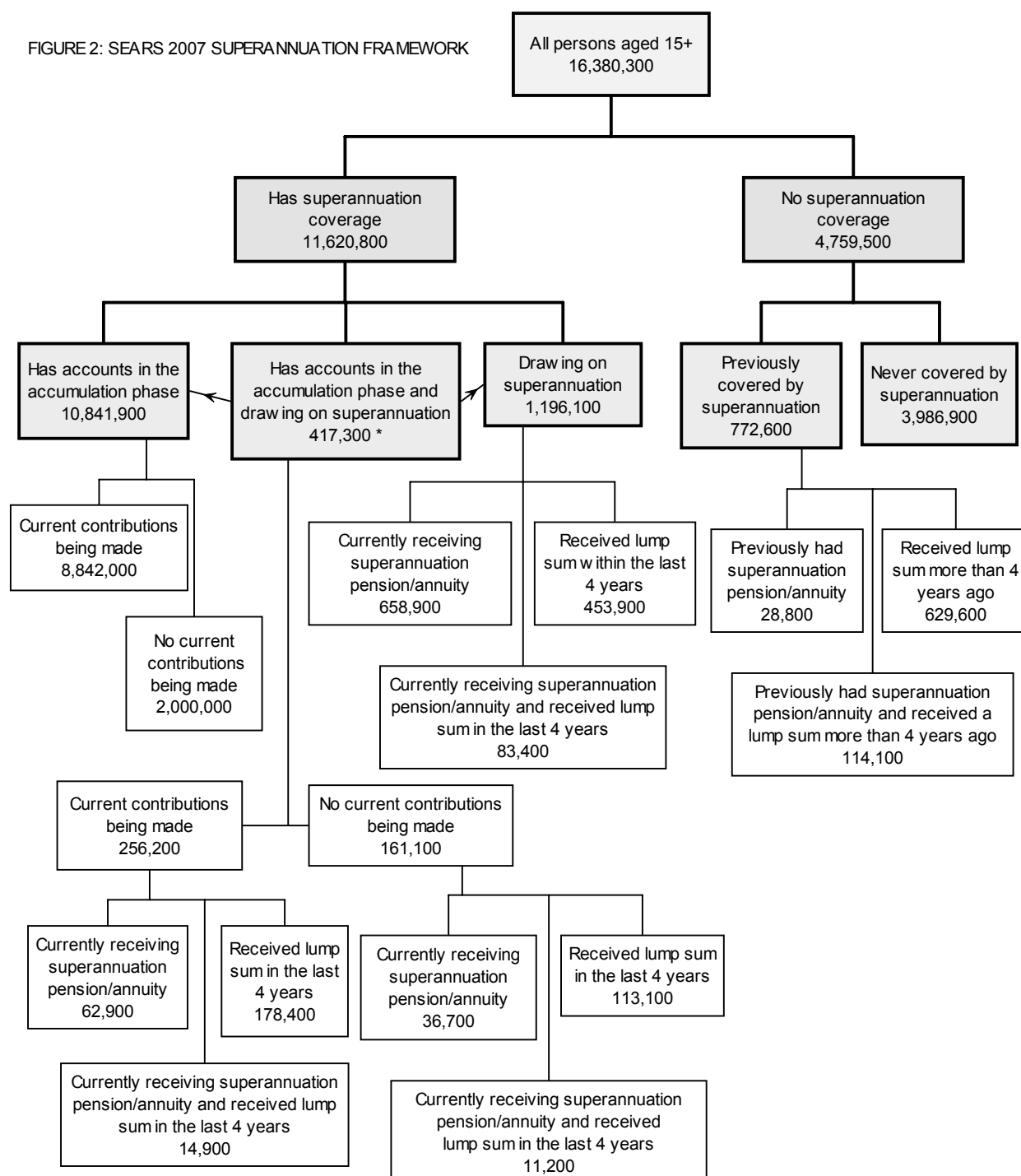
## SUMMARY OF FINDINGS *continued*

No superannuation  
coverage continued

- while they may have received a superannuation pension/annuity at some time in the past, are no longer receiving it and/or have received a lump sum from superannuation in the past but not within the last 4 years.

Superannuation framework

FIGURE 2: SEARS 2007 SUPERANNUATION FRAMEWORK



\* This population is included in both 'Has accounts in the accumulation phase' and 'Drawing on Superannuation'. It is in the framework for information purposes only and is not presented in tables.

## SUMMARY OF FINDINGS *continued*

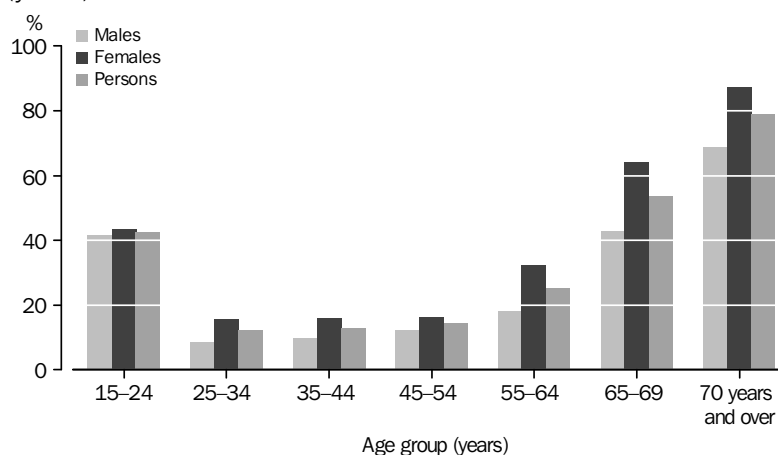
### Superannuation coverage

In 2007, 66% of people aged 15 years and over had accounts in the accumulation phase, 7% of people were currently drawing on superannuation (including 2.5% who also had accounts in the accumulation phase), and 29% had no superannuation coverage. 76% of men were covered by superannuation compared to 66% of women.

Corresponding with the introduction of the compulsory superannuation guarantee in 1992, a higher proportion of people aged 25–54 years had superannuation coverage (87%) than people aged 55 years and over (50%). Only 41% of women over 55 years of age were covered by superannuation compared to 60% of men.

The proportion of people with superannuation coverage was higher than the proportion with no coverage in all age groups, except for people aged 65 years and over. Just over half (54%) of people aged 65–69 years and 79% of people aged 70 years and over had no coverage. 24% of men and 34% of women had no superannuation coverage. The proportions of men and women aged 70 years and over without superannuation coverage were significantly higher than the average (69% and 87% respectively).

**S15: PERSONS WITH NO SUPERANNUATION COVERAGE, by age group (years) and sex**



58% of unemployed people had some superannuation coverage, compared with 91% of employed people. The median total superannuation balance for unemployed people with superannuation accounts in the accumulation phase was \$3,500, compared with \$25,000 for employed people.

The Australian Capital Territory had the highest proportion of people (82%) with superannuation coverage, followed by Northern Territory (77%), while New South Wales and Tasmania had the lowest (68%). New South Wales had the highest proportion of employed people without superannuation coverage (11%). Across Australia, women were more likely than men to have no superannuation coverage.

### Accumulation phase

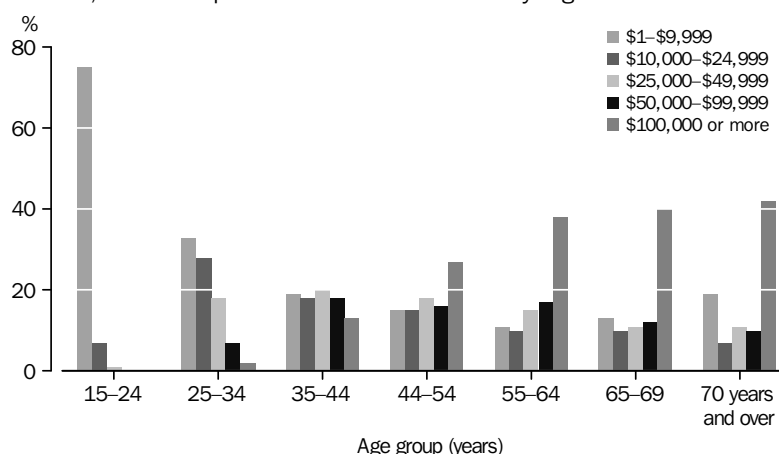
Overall, 70% of men and 62% of women aged 15 years and over had accounts in the accumulation phase. 86% of people with accounts in the accumulation phase were employed, and 72% had wages and salaries as their principal source of personal income.

## SUMMARY OF FINDINGS *continued*

### *Accumulation phase continued*

While the mean superannuation balance for all people aged 15 years and over with accounts in the accumulation phase was \$71,000, the median superannuation balance was substantially lower at \$24,000. This reflects that a relatively higher proportion of people with accounts in the accumulation phase have low superannuation balances. 29% of people with accounts in the accumulation phase had superannuation balances of less than \$10,000.

**S16: PERSONS WITH SUPERANNUATION IN THE ACCUMULATION PHASE, Total superannuation balance—by age**



Superannuation balances are correlated with age, reflecting the pattern of accumulation over a person's working life. 49% of people aged below 35 years of age had superannuation balances of less than \$10,000, and only 1% of them had superannuation balances above \$100,000. On the other hand, 38% of people aged 55 years and over had superannuation balances above \$100,000.

Of people with superannuation accounts in the accumulation phase, 62% were making pre-tax contributions only (including employer and/or salary sacrificed contributions), 5% were making post-tax contributions only (including personal and/or spouse contributions) and 14% were making both pre- and post-tax contributions. The proportion of people making salary sacrificed contributions increased with gross personal weekly income and age. Of those who stated their contributions, 28% of all people with a gross weekly income of \$2,000 or more made salary sacrificed contributions, as did 15% of people aged 45–54 years.

Most (95%) employed people aged 15–24 years with superannuation accounts in the accumulation phase did not make personal contributions to superannuation, and 38% of these stated that either 'cost' or they 'can not afford to' were the reasons for not making personal contributions.

### *Employed persons*

In total, 90% of employed people had superannuation accounts in the accumulation phase. 64% of employed people made pre-tax contributions only, 4% made post-tax contributions only and 15% made both pre- and post-tax contributions. More labourers, sales workers, and technicians and trades workers were not making any contributions to their accounts than was the case for other occupations.

## SUMMARY OF FINDINGS *continued*

### *Employed persons continued*

A higher proportion of employed people making only post-tax contributions were working in construction (17%), whereas higher proportions of those making only pre-tax contributions were working in manufacturing (12%) and retail trade (12%). Those working in public administration and safety (16%), health care and social assistance (14%), and education and training (14%) tended to have both pre- and post-tax contributions. Employed people in the agriculture, forestry and fishing industry were less likely to have superannuation accounts with current contributions than any other industry (44%).

The majority of employed people who received employer contributions of less than \$40 a week were women (61%). In contrast, 66% of those who received employer contributions of more than \$100 a week were men.

One-fifth of employed persons in the private sector did not make any contributions to superannuation accounts. A further 64% of this sector only made pre-tax contributions, and 11% made both pre- and post-tax contributions. Of employed persons in the public sector, 59% only made pre-tax contributions, and 35% made both pre- and post tax contributions.

On average, both male and female employees<sup>1,2</sup> had contributions (of all types) at around 10% of their gross personal weekly income into their superannuation. Public sector employees<sup>1,2</sup> had total contributions of 13% of their gross personal weekly income into their superannuation, compared with 10% for private sector employees<sup>1,2</sup>.

### *Retired people*

57% of people who had retired had never received a lump sum payment or pension/annuity from superannuation. 20% of retired people had received a lump sum payment only, and another 11% had received a lump sum payment as well as a superannuation pension/annuity.

A significant proportion of retired people who had received lump sum payments in the last 4 years had used it to purchase or pay off a home or make home improvements (22%), or had invested the money elsewhere (20%).

23% of retired people had received or were currently receiving a superannuation pension or annuity. The proportion of retired women who had received or were currently receiving a superannuation pension or annuity was half that of men (16% of women compared with 32% of men).

Around 60% of retired people received gross personal weekly income from all sources of less than \$300 per week. However, nearly two thirds (62%) of those who had received or were currently receiving income from a superannuation pension or annuity received income in the range of \$1–\$799 per week.

### *Drawing on superannuation*

Only 7% of people aged 15 years and over were currently drawing from their superannuation. Of those drawing from superannuation, 82% were aged 55 years and over. A higher proportion of men (59%) were drawing from superannuation compared with women (41%). 28% of those drawing from superannuation were currently employed.

## SUMMARY OF FINDINGS *continued*

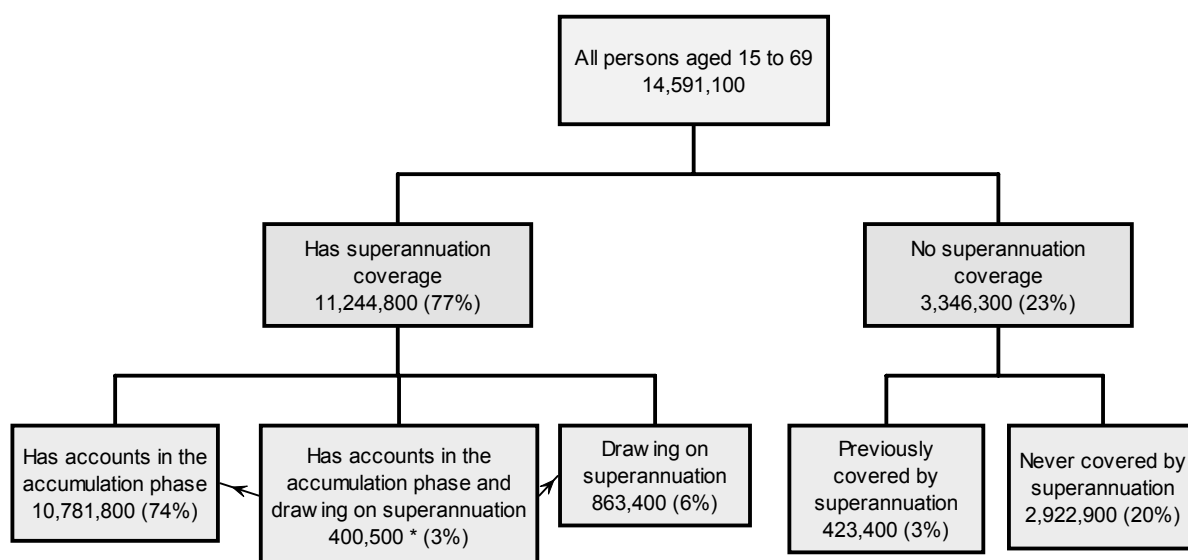
*Drawing on  
superannuation continued*

54% of those drawing from superannuation received gross personal weekly income from all sources of less than \$600. 31% of those drawing from superannuation reported their principal source of personal income as income from a superannuation pension or annuity, and another 29% reported government pensions and allowances as their principal source of personal income.

*Changes from 2000 to  
2007*

As SEAS 2000 only collected information for people aged 15 to 69 years, the SEARS 2007 population in the following analysis has also been restricted to this age range.

FIGURE 3: SEARS 2007 SUPERANNUATION FRAMEWORK RESTRICTED TO SEAS 2000 POPULATION



\* This population is included in both 'Has accounts in the accumulation phase' and 'Drawing on Superannuation'. It is in the framework for information purposes only and is not presented in tables.

The proportion of people aged 15–69 years with superannuation coverage increased from 68% in 2000 to 77% in 2007. The proportion of women with superannuation coverage increased by 12 percentage points, compared with an increase of 6 percentage points for men.

The proportion of people accumulating superannuation also increased from 66% in 2000 to 74% in 2007, with the proportion of men increasing by 6 percentage points and the proportion of the women increasing by 11 percentage points.

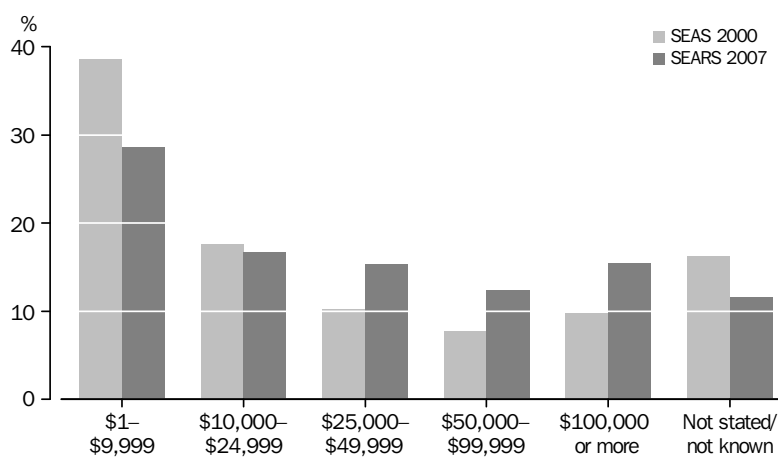
In 2000, 10% of people had superannuation balances of more than \$100,000 (in 2007 dollar terms), and 39% had less than \$10,000.

Comparable data for 2007 shows that superannuation investment is increasing, with 15% of people having superannuation balances of more than \$100,000. The proportion of women with superannuation balances of more than \$100,000 increased by 6 percentage points and the proportion of the men with superannuation balances in this range increased by 6 percentage points. The proportion of people with superannuation balances of less than \$10,000 decreased to 29%.

## SUMMARY OF FINDINGS *continued*

*Changes from 2000 to  
2007 continued*

**S17: PERSONS AGED 15–69 YEARS WITH SUPERANNUATION IN THE ACCUMULATION PHASE, Total superannuation balance: 2000 and 2007**



### END NOTES

1. Excluding owner managers of incorporated enterprises
2. Excluding contributing family workers

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## EMPLOYED PERSONS(a), Age of person—by selected employment characteristics and sex

## AGE GROUP (YEARS)

15-24	25-34	35-44	45-54	55-64	65-74	75 years and over	Total	
'000	'000	'000	'000	'000	'000	'000	'000	%

## MALES

## Number of jobs or businesses held last week

One job	875.5	1 208.3	1 252.0	1 167.2	708.2	148.0	28.2	5 387.4	94.7
Two jobs or more	41.5	67.2	78.2	63.1	43.5	*7.9	**0.5	301.9	5.3

## Employment type in main job

Employee with paid leave entitlements(b)									
Works on a fixed-term contract	48.2	55.4	47.5	42.4	27.8	**0.4	**0.4	222.0	3.9
Does not work on a fixed-term contract	433.3	840.9	784.4	695.3	373.7	35.2	**1.0	3 163.7	55.6
Employee without paid leave entitlements(b)									
Works on a fixed-term contract	*14.3	14.7	11.0	*9.8	*6.3	**2.2	**0.9	59.2	1.0
Does not work on a fixed-term contract	387.3	171.1	122.5	83.5	79.0	26.9	*5.5	875.8	15.4
Owner manager of incorporated enterprise									
Works on a contract	*3.9	17.7	33.4	45.3	22.8	*3.9	**0.6	127.6	2.2
Does not work on a contract	**3.7	40.1	111.1	115.8	80.0	29.6	*7.4	387.8	6.8
Owner manager of unincorporated enterprise									
Works on a contract	*12.0	47.6	58.7	66.5	35.4	*12.2	**1.1	233.5	4.1
Does not work on a contract	14.3	88.0	161.7	171.8	126.7	45.5	*11.7	619.8	10.9

## Full-time or part-time status in main job

Full-time	556.6	1 154.7	1 237.7	1 125.9	628.4	88.6	13.6	4 805.5	84.5
Part-time	360.3	120.8	92.5	104.4	123.3	67.4	15.1	883.8	15.5

**Total** 916.9 1 275.5 1 330.2 1 230.3 751.7 155.9 28.7 5 689.3 100.0

## FEMALES

## Number of jobs or businesses held last week

One job	802.1	907.3	981.1	998.4	523.3	63.3	*8.5	4 283.9	92.3
Two jobs or more	61.2	61.1	100.9	87.2	42.9	*3.6	—	356.8	7.7

## Employment type in main job

Employee with paid leave entitlements(b)									
Works on a fixed-term contract	43.3	72.6	57.4	46.4	18.4	**1.3	—	239.4	5.2
Does not work on a fixed-term contract	352.3	612.9	615.4	677.8	297.6	21.8	**1.6	2 579.3	55.6
Employee without paid leave entitlements(b)									
Works on a fixed-term contract	*15.4	14.7	12.3	14.6	11.2	—	—	68.2	1.5
Does not work on a fixed-term contract	430.3	177.1	207.9	177.9	102.4	10.5	**0.4	1 106.5	23.8
Owner manager of incorporated enterprise									
Works on a contract	**1.4	*7.7	*9.7	11.8	*2.9	**1.1	—	34.7	0.7
Does not work on a contract	**1.3	21.3	61.9	59.8	41.7	*9.9	**2.8	198.6	4.3
Owner manager of unincorporated enterprise									
Works on a contract	*4.0	*12.1	23.0	18.3	16.5	*2.9	—	76.8	1.7
Does not work on a contract	*15.3	49.9	94.4	78.9	75.4	19.4	*3.7	337.1	7.3

## Full-time or part-time status in main job

Full-time	376.8	641.1	544.3	625.8	279.5	18.3	**2.6	2 488.4	53.6
Part-time	486.5	327.3	537.7	459.8	286.6	48.6	*5.8	2 152.3	46.4

**Total** 863.3 968.4 1 082.0 1 085.6 566.1 66.8 \*8.5 4 640.7 100.0

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

— nil or rounded to zero (including null cells)

(a) Excluding contributing family workers

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

(b) Excluding owner managers of incorporated enterprises

	AGE GROUP (YEARS)								
	15-24	25-34	35-44	45-54	55-64	65-74	75 years and over	Total	
	'000	'000	'000	'000	'000	'000	'000	'000	%
PERSONS									
<b>Number of jobs or businesses held last week</b>									
One job	1 677.6	2 115.6	2 233.1	2 165.7	1 231.4	211.3	36.7	9 671.3	93.6
Two jobs or more	102.7	128.3	179.2	150.3	86.4	11.5	**0.5	658.7	6.4
<b>Employment type in main job</b>									
Employee with paid leave entitlements(b)									
Works on a fixed-term contract	91.5	128.0	104.8	88.7	46.2	**1.7	**0.4	461.4	4.5
Does not work on a fixed-term contract	785.6	1 453.7	1 399.8	1 373.1	671.3	57.0	**2.6	5 743.0	55.6
Employee without paid leave entitlements(b)									
Works on a fixed-term contract	29.7	29.4	23.3	24.4	17.4	**2.2	**0.9	127.4	1.2
Does not work on a fixed-term contract	817.6	348.2	330.4	261.5	181.4	37.4	*5.9	1 982.3	19.2
Owner manager of incorporated enterprise									
Works on a contract	*5.3	25.5	43.1	57.1	25.7	*5.0	**0.6	162.3	1.6
Does not work on a contract	*5.0	61.4	173.0	175.6	121.7	39.4	*10.2	586.3	5.7
Owner manager of unincorporated enterprise									
Works on a contract	16.0	59.7	81.7	84.8	51.9	15.1	**1.1	310.3	3.0
Does not work on a contract	29.6	138.0	256.1	250.7	202.1	64.9	*15.4	956.9	9.3
<b>Full-time or part-time status in main job</b>									
Full-time	933.4	1 795.8	1 782.0	1 751.7	907.9	106.9	16.2	7 294.0	70.6
Part-time	846.8	448.1	630.3	564.2	409.9	115.9	21.0	3 036.1	29.4
<b>Total</b>	<b>1 780.2</b>	<b>2 243.9</b>	<b>2 412.2</b>	<b>2 315.9</b>	<b>1 317.8</b>	<b>222.8</b>	<b>37.2</b>	<b>10 330.1</b>	<b>100.0</b>

\* estimate has a relative standard error of 25% to 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) Excluding contributing family workers

(b) Excluding owner managers of incorporated enterprises

# EMPLOYED PERSONS(a), Employment type in main job—by industry, occupation and sector of employment in main job

	EMPLOYEE WITH PAID		EMPLOYEE WITHOUT PAID		OWNER MANAGER(c)			
	LEAVE ENTITLEMENTS(b)		LEAVE ENTITLEMENTS(b)					
	Works on a fixed-term contract	Does not work on a fixed-term contract	Works on a fixed-term contract	Does not work on a fixed-term contract	Works on a contract	Does not work on a contract	Total	
	'000	'000	'000	'000	'000	'000	'000	%
Industry in main job(d)(e)								
Agriculture, forestry and fishing	**1.7	59.4	—	70.1	15.6	211.4	358.1	3.5
Mining	*10.1	115.8	*2.9	15.8	**1.1	**1.7	147.5	1.4
Manufacturing	25.8	754.6	*5.1	164.1	27.0	119.4	1 095.9	10.6
Electricity, gas, water and waste services	*5.1	68.2	**0.7	*8.5	*5.3	*3.4	91.2	0.9
Construction	12.9	345.5	*2.9	109.7	159.8	241.1	872.0	8.4
Wholesale trade	*9.1	271.7	**2.8	46.4	*15.0	69.7	414.6	4.0
Retail trade	21.4	581.8	*4.8	433.9	*5.1	137.2	1 184.4	11.5
Accommodation and food services	9.8	181.7	**2.1	355.5	*9.1	68.2	626.4	6.1
Transport, postal and warehousing	*11.8	315.9	*4.0	95.8	48.6	81.8	557.9	5.4
Information media and telecommunications	14.5	151.6	*6.9	32.3	*5.3	*18.0	228.5	2.2
Financial and insurance services	*9.1	285.5	*9.2	20.7	*7.4	31.7	363.5	3.5
Rental, hiring and real estate services	*2.5	111.6	**1.4	40.1	*9.6	54.1	219.3	2.1
Professional, scientific and technical services	26.7	416.9	*11.4	80.0	76.7	159.2	770.9	7.5
Administrative and support services	*12.5	131.6	*11.1	111.9	26.9	74.0	368.0	3.6
Public administration and safety	61.1	496.2	16.4	39.2	*5.5	*8.7	627.1	6.1
Education and training	127.8	484.2	25.3	86.7	*7.8	30.3	762.2	7.4
Health care and social assistance	76.5	709.7	14.3	169.0	19.8	86.0	1 075.3	10.4
Arts and recreation services	12.4	58.8	**2.1	47.6	14.0	33.1	168.0	1.6
Other services	*10.6	201.0	*4.1	53.4	13.2	114.1	396.3	3.8
Occupation in main job(f)								
Managers	49.4	740.7	*10.5	59.7	75.9	526.3	1 462.5	14.2
Professionals	202.2	1 379.9	56.8	155.8	104.0	278.6	2 177.2	21.1
Technicians and trades workers	58.8	811.4	*9.0	169.5	138.2	268.1	1 455.1	14.1
Community and personal service workers	40.7	436.9	*11.1	303.4	13.7	45.5	851.2	8.2
Clerical and administrative workers	66.0	1 054.1	26.7	229.7	43.1	176.0	1 595.6	15.4
Sales workers	13.8	409.6	**4.3	432.4	19.2	74.3	953.5	9.2
Machinery operators and drivers	17.8	432.3	**2.7	159.8	29.1	65.6	707.4	6.8
Labourers	12.8	478.1	*6.3	471.9	49.5	109.0	1 127.5	10.9
Sector of employment in main job								
Public sector	226.5	1 319.7	41.9	144.9	*4.2	**2.7	1 740.0	16.8
Private sector	232.6	4 381.9	84.8	1 819.0	461.9	1 516.9	8 497.2	82.3
Not determined	**2.2	41.4	**0.7	18.4	*6.6	23.6	92.9	0.9
Total	461.4	5 743.0	127.4	1 982.3	472.7	1 543.2	10 330.1	100.0

\* estimate has a relative standard error of 25% to 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) Excluding contributing family workers

(b) Excluding owner managers of incorporated enterprises

(c) Including owner managers of incorporated and unincorporated enterprises

(d) Excluding a small number of persons for whom industry was inadequately described

(e) This data item is classified according to the ANZSIC 2006

(f) This data item is classified according to the ANZSCO First Edition

## EMPLOYED PERSONS(a), Employment type in main job—by selected characteristics

	Employee with paid leave entitlements(b)	Employee without paid leave entitlements(b)	Owner manager of incorporated enterprise	Owner manager of unincorporated enterprise	Total	
	'000	'000	'000	'000	'000	%
<b>State or Territory of usual residence(c)</b>						
New South Wales	2 019.8	668.7	258.3	398.9	3 345.8	32.4
Victoria	1 540.2	466.4	192.1	317.0	2 515.7	24.4
Queensland	1 186.5	501.7	160.9	272.0	2 121.1	20.5
South Australia	458.6	170.9	45.0	92.0	766.4	7.4
Western Australia	663.9	203.5	69.5	137.4	1 074.3	10.4
Tasmania	139.3	48.8	8.5	29.9	226.6	2.2
Northern Territory	59.8	14.8	4.7	8.3	87.6	0.8
Australian Capital Territory	136.3	34.9	*9.6	11.8	192.5	1.9
<b>Whether usually works any hours from home</b>						
Usually works all hours from home	31.3	42.7	119.2	271.9	465.2	4.5
Usually works some hours from home	1 466.4	147.5	456.6	633.6	2 704.1	26.2
<b>Number of hours worked from home per week</b>						
Less than 1–15 hours(d)	1 375.4	162.1	410.3	631.1	2 578.9	25.0
16–34 hours	96.1	18.8	110.9	140.6	366.5	3.5
35–39 hours	*7.4	**1.8	*8.0	*20.4	37.5	0.4
40 hours and over	18.9	*7.4	46.6	113.5	186.3	1.8
<b>Main reason usually works some or all hours from home</b>						
Employment reasons	1 215.5	143.3	465.3	767.2	2 591.3	25.1
Personal reasons	166.8	24.7	63.4	79.4	334.2	3.2
Family reasons	86.2	17.7	43.3	48.1	195.3	1.9
Other reasons	29.2	*4.4	*3.9	*11.0	48.5	0.5
Does not work any hours from home	4 706.7	1 919.6	172.8	361.7	7 160.8	69.3
<b>Whether found main job through an employment agency/labour hire firm</b>						
Found job through employment agency/labour hire firm	803.1	257.4	*4.4	*7.8	1 072.7	10.4
<b>Whether still registered with same agency/labour hire firm</b>						
Still registered with same agency/labour hire firm	214.2	197.2	**2.1	*4.9	418.3	39.0
No longer registered	585.3	59.0	**2.3	*3.0	649.6	60.6
Total(e)	803.1	257.4	*4.4	*7.8	1 072.7	100.0
<b>Whether paid by the agency/labour hire firm</b>						
Paid by the employment agency/labour hire firm	40.0	147.1	**2.1	**2.3	191.4	17.8
Not paid by the employment agency/labour hire firm	762.8	109.3	**2.3	*5.6	879.9	82.0
Total(f)	803.1	257.4	*4.4	*7.8	1 072.7	100.0
Did not find job through an employment agency/labour hire firm	5 401.3	1 852.4	744.2	1 258.7	9 256.6	89.6
<b>Total</b>	<b>6 204.4</b>	<b>2 109.8</b>	<b>748.7</b>	<b>1 267.2</b>	<b>10 330.1</b>	<b>100.0</b>

\* estimate has a relative standard error of 25% to 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) Excluding contributing family workers

(b) Excluding owner managers of incorporated enterprises

(c) Estimates exclude very remote areas of Australia. While this has a small impact on most State/Territory estimates, 24% of the NT population live in very remote areas

(d) Including a small number of persons that usually work less than 1 hour per week at home

(e) Including persons who did not know whether they were still registered with an employment agency/labour hire firm

(f) Including persons who did not know whether they were paid by an employment agency/labour hire firm

## EMPLOYED PERSONS(a), Employment type in main job—by working pattern in all jobs

	<i>Employee with paid leave entitlements(b)</i>	<i>Employee without paid leave entitlements(b)</i>	<i>Owner manager of incorporated enterprise</i>	<i>Owner manager of unincorporated enterprise</i>	<i>Total</i> .....	
	'000	'000	'000	'000	'000	%
<b>Number of jobs or businesses held last week</b>						
One job	5 869.3	1 920.3	702.2	1 179.6	9 671.3	93.6
Two jobs or more	335.1	189.5	46.5	87.6	658.7	6.4
<b>Number of days a week usually worked</b>						
One day	44.6	177.6	14.7	46.4	283.3	2.7
Two days	140.8	383.8	34.9	58.9	618.4	6.0
Three days	320.8	337.9	43.3	76.3	778.2	7.5
Four days	481.6	255.0	23.9	81.5	842.0	8.2
Five days	4 412.6	735.8	317.5	482.4	5 948.3	57.6
Six days	527.2	142.4	156.6	235.9	1 062.1	10.3
Seven days	276.9	77.4	157.9	285.8	798.0	7.7
<b>Whether usually works any hours between 7pm and 7am</b>						
Usually works between 7pm and 7am	2 034.6	810.4	384.8	519.9	3 749.7	36.3
Do not usually work between 7pm and 7am	4 169.8	1 299.4	363.8	747.3	6 580.3	63.7
<b>Whether usually works weekdays and/or weekends</b>						
Weekdays only	4 466.4	1 094.9	363.9	563.1	6 488.3	62.8
Weekends only	33.6	132.0	**1.9	*12.2	179.7	1.7
Both weekdays and weekends	1 704.4	882.9	382.8	691.9	3 662.1	35.5
<b>Usual hours worked each week</b>						
Part-time						
1–15 hours(c)	160.7	767.2	82.3	190.9	1 201.0	11.6
16–24 hours	404.4	384.5	50.9	110.8	950.5	9.2
25–29 hours	190.6	139.3	16.9	40.6	387.4	3.8
30–34 hours	315.6	172.3	38.4	85.3	611.6	5.9
Full-time						
35–39 hours	1 632.0	240.4	32.5	105.9	2 010.8	19.5
40 hours	1 357.2	184.8	83.9	180.4	1 806.4	17.5
41–44 hours	324.7	30.6	*8.6	*19.1	383.0	3.7
45–48 hours	686.6	68.9	66.1	100.2	921.9	8.9
49 hours or more	1 132.6	121.9	368.9	434.0	2 057.4	19.9
<b>Total</b>	<b>6 204.4</b>	<b>2 109.8</b>	<b>748.7</b>	<b>1 267.2</b>	<b>10 330.1</b>	<b>100.0</b>

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

(a) Excluding contributing family workers

(b) Excluding owner managers of incorporated enterprises

(c) Including a small number of persons who usually work less than 1 hour/no hours but worked for an hour or more in the reference week

## EMPLOYEES(a), Aspects of job stability in main job

	EMPLOYEE WITH PAID LEAVE ENTITLEMENTS(a)			EMPLOYEE WITHOUT PAID LEAVE ENTITLEMENTS(a)			TOTAL			
	Works on a fixed-term contract	Does not work on a fixed-term contract	Total	Works on a fixed-term contract	Does not work on a fixed-term contract	Total	Works on a fixed-term contract		Does not work on a fixed-term contract	
	'000	'000	'000	'000	'000	'000	'000	%	'000	%
MALES										
<b>Duration of current job</b>										
Less than 1 year	68.0	554.9	622.9	31.0	419.2	450.2	98.9	35.2	974.1	24.1
1 and under 2 years	35.2	362.5	397.6	*6.0	144.3	150.3	41.2	14.6	506.7	12.5
2 and under 3 years	20.7	317.1	337.9	*5.2	104.9	110.1	25.9	9.2	422.1	10.4
3 and under 5 years	37.8	450.2	488.0	*4.5	98.6	103.1	42.3	15.0	548.8	13.6
5 and under 10 years	24.8	631.4	656.2	*5.9	62.0	67.8	30.7	10.9	693.4	17.2
10 and under 20 years	18.8	511.4	530.3	**3.1	31.3	34.4	21.9	7.8	542.7	13.4
20 years or more	16.7	336.1	352.8	*3.6	*15.6	19.1	20.2	7.2	351.7	8.7
<b>Expected future duration of current job</b>										
Expects to be working for employer/in business in 12 months time	185.0	2 815.6	3 000.7	35.9	619.5	655.4	221.0	78.6	3 435.1	85.0
Does not expect to be working for employer/in business in 12 months time	36.9	348.1	385.0	23.3	256.3	279.6	60.2	21.4	604.4	15.0
<b>Whether earnings vary</b>										
Earnings vary	30.9	513.5	544.3	18.0	407.0	425.0	48.9	17.4	920.5	22.8
Earnings do not vary	191.1	2 650.2	2 841.3	41.2	468.8	510.0	232.3	82.6	3 119.0	77.2
<b>Whether self-identified as casual</b>										
Self-identified casual	*7.6	62.7	70.4	33.8	762.6	796.4	41.5	14.8	825.3	20.4
Did not identify as casual	214.3	3 101.0	3 315.3	25.4	113.2	138.6	239.7	85.2	3 214.2	79.6
<b>Whether usually works the same number of hours each week</b>										
Usually works the same number of hours each week	168.5	2 561.8	2 730.2	49.3	580.9	630.2	217.8	77.4	3 142.7	77.8
Hours vary weekly	53.5	601.9	655.4	*9.9	294.9	304.8	63.4	22.6	896.8	22.2
<b>Whether usually works extra hours (overtime)</b>										
Frequency works extra hours per month										
1–5 days	50.4	750.9	801.2	*8.5	119.6	128.0	58.8	20.9	870.5	21.5
6–10 days	17.0	179.3	196.3	**1.5	20.3	21.8	18.4	6.6	199.7	4.9
11–15 days	*12.4	100.9	113.3	**0.9	13.4	14.3	*13.3	*4.7	114.3	2.8
16–20 days	*5.0	70.3	75.3	—	*4.6	*4.6	*5.0	*1.8	74.9	1.9
21 days or more	55.3	743.0	798.3	*9.2	64.2	73.3	64.5	22.9	807.1	20.0
Does not usually work extra hours	81.9	1 319.3	1 401.2	39.2	653.7	692.9	121.1	43.1	1 973.0	48.8
<b>Total</b>	222.0	3 163.7	3 385.7	59.2	875.8	935.0	281.2	100.0	4 039.5	100.0

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\*\* 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) Excluding owner managers of incorporated enterprises

	EMPLOYEE WITH PAID LEAVE ENTITLEMENTS(a)			EMPLOYEE WITHOUT PAID LEAVE ENTITLEMENTS(a)			TOTAL			
	Works on a fixed-term contract	Does not work on a fixed-term contract	Total	Works on a fixed-term contract	Does not work on a fixed-term contract	Total	Works on a fixed-term contract		Does not work on a fixed-term contract	
	'000	'000	'000	'000	'000	'000	'000	%	'000	%
FEMALES										
<b>Duration of current job</b>										
Less than 1 year	84.2	433.2	517.4	30.7	469.8	500.4	114.9	37.3	903.0	24.5
1 and under 2 years	32.9	291.6	324.5	*10.0	193.0	203.0	43.0	14.0	484.6	13.1
2 and under 3 years	27.0	252.1	279.1	*9.0	117.6	126.7	36.0	11.7	369.7	10.0
3 and under 5 years	29.0	369.0	397.9	*8.0	131.2	139.2	36.9	12.0	500.2	13.6
5 and under 10 years	39.6	531.5	571.1	*6.8	116.0	122.8	46.4	15.1	647.5	17.6
10 and under 20 years	*11.4	466.9	478.3	*3.6	58.5	62.1	15.0	4.9	525.4	14.3
20 years or more	15.3	235.0	250.4	**0.2	20.4	20.6	15.5	5.0	255.4	6.9
<b>Expected future duration of current job</b>										
Expects to be working for employer/in business in 12 months time	196.5	2 317.6	2 514.1	43.2	862.7	905.9	239.7	77.9	3 180.3	86.3
Does not expect to be working for employer/in business in 12 months time	43.0	261.7	304.7	25.0	243.8	268.8	68.0	22.1	505.5	13.7
<b>Whether earnings vary</b>										
Earnings vary	45.8	429.9	475.6	32.4	537.3	569.7	78.2	25.4	967.2	26.2
Earnings do not vary	193.7	2 149.5	2 343.1	35.8	569.2	605.1	229.5	74.6	2 718.7	73.8
<b>Whether self-identified as casual</b>										
Self-identified casual	21.1	77.7	98.8	53.0	1 012.6	1 065.6	74.1	24.1	1 090.3	29.6
Did not identify as casual	218.3	2 501.7	2 720.0	*15.3	93.9	109.2	233.6	75.9	2 595.6	70.4
<b>Whether usually works the same number of hours each week</b>										
Usually works the same number of hours each week	198.5	2 233.8	2 432.3	46.4	697.1	743.5	244.9	79.6	2 931.0	79.5
Hours vary weekly	40.9	345.5	386.4	21.8	409.4	431.2	62.8	20.4	754.9	20.5
<b>Whether usually works extra hours (overtime)</b>										
Frequency works extra hours per month										
1-5 days	54.6	555.9	610.5	*18.6	121.3	139.8	73.2	23.8	677.2	18.4
6-10 days	15.2	117.4	132.6	**1.9	24.5	26.4	17.1	5.6	141.8	3.8
11-15 days	*9.4	64.6	74.0	**0.8	*8.6	*9.4	10.2	3.3	73.2	2.0
16-20 days	*4.3	39.0	43.3	**0.7	*3.4	*4.2	*5.0	*1.6	42.4	1.2
21 days or more	38.3	416.6	454.9	**3.1	32.8	35.8	41.4	13.5	449.4	12.2
Does not usually work extra hours	117.5	1 385.9	1 503.4	43.1	916.0	959.2	160.7	52.2	2 301.9	62.5
<b>Total</b>	239.4	2 579.3	2 818.8	68.2	1 106.5	1 174.8	307.7	100.0	3 685.9	100.0

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(a) Excluding owner managers of incorporated enterprises



	EMPLOYEE WITH PAID LEAVE ENTITLEMENTS(a)			EMPLOYEE WITHOUT PAID LEAVE ENTITLEMENTS(a)			TOTAL			
	Works on a fixed-term contract	Does not work on a fixed-term contract	Total	Works on a fixed-term contract	Does not work on a fixed-term contract	Total	Works on a fixed-term contract		Does not work on a fixed-term contract	
	'000	'000	'000	'000	'000	'000	'000	%	'000	%
PERSONS										
<b>Duration of current job</b>										
Less than 1 year	152.2	988.1	1 140.3	61.6	889.0	950.6	213.8	36.3	1 877.1	24.3
1 and under 2 years	68.1	654.1	722.2	16.0	337.3	353.3	84.1	14.3	991.3	12.8
2 and under 3 years	47.7	569.2	617.0	14.2	222.6	236.8	62.0	10.5	791.8	10.2
3 and under 5 years	66.7	819.2	885.9	12.5	229.8	242.3	79.2	13.5	1 049.0	13.6
5 and under 10 years	64.4	1 162.9	1 227.3	12.6	178.0	190.6	77.1	13.1	1 340.9	17.4
10 and under 20 years	30.2	978.3	1 008.6	*6.7	89.8	96.5	36.9	6.3	1 068.1	13.8
20 years or more	32.0	571.2	603.2	*3.7	36.0	39.7	35.7	6.1	607.1	7.9
<b>Expected future duration of current job</b>										
Expects to be working for employer/in business in 12 months time	381.5	5 133.2	5 514.8	79.2	1 482.2	1 561.4	460.7	78.2	6 615.4	85.6
Does not expect to be working for employer/in business in 12 months time	79.9	609.8	689.7	48.3	500.1	548.4	128.2	21.8	1 109.9	14.4
<b>Whether earnings vary</b>										
Earnings vary	76.7	943.3	1 020.0	50.4	944.3	994.7	127.1	21.6	1 887.6	24.4
Earnings do not vary	384.7	4 799.7	5 184.4	77.0	1 038.0	1 115.1	461.8	78.4	5 837.7	75.6
<b>Whether self-identified as casual</b>										
Self-identified casual	28.8	140.4	169.2	86.8	1 775.2	1 862.0	115.6	19.6	1 915.6	24.8
Did not identify as casual	432.6	5 602.6	6 035.2	40.6	207.2	247.8	473.3	80.4	5 809.8	75.2
<b>Whether usually works the same number of hours each week</b>										
Usually works the same number of hours each week	367.0	4 795.6	5 162.6	95.7	1 278.0	1 373.7	462.7	78.6	6 073.6	78.6
Hours vary weekly	94.4	947.4	1 041.8	31.8	704.3	736.0	126.2	21.4	1 651.7	21.4
<b>Whether usually works extra hours (overtime)</b>										
Frequency works extra hours per month										
1–5 days	105.0	1 306.8	1 411.8	27.0	240.8	267.9	132.0	22.4	1 547.6	20.0
6–10 days	32.2	296.7	328.9	**3.4	44.8	48.2	35.6	6.0	341.5	4.4
11–15 days	21.8	165.5	187.3	**1.7	22.0	23.7	23.5	4.0	187.5	2.4
16–20 days	*9.3	109.3	118.6	**0.7	*8.0	*8.7	*10.0	*1.7	117.3	1.5
21 days or more	93.7	1 159.6	1 253.2	*12.3	96.9	109.2	105.9	18.0	1 256.5	16.3
Does not usually work extra hours	199.5	2 705.2	2 904.6	82.4	1 569.7	1 652.1	281.8	47.9	4 274.9	55.3
<b>Total</b>	<b>461.4</b>	<b>5 743.0</b>	<b>6 204.4</b>	<b>127.4</b>	<b>1 982.3</b>	<b>2 109.8</b>	<b>588.8</b>	<b>100.0</b>	<b>7 725.3</b>	<b>100.0</b>

\* estimate has a relative standard error of 25% to 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) Excluding owner managers of incorporated enterprises

# EMPLOYED PERSONS(a), Preference for number of hours worked in all jobs—and whether feels rushed or pressed for time

<i>Employee with paid leave entitlements(b)</i>	<i>Employee without paid leave entitlements(b)</i>	<i>Owner managers(c)</i>	<i>Total</i>	
'000	'000	'000	'000	%

## MALES

### Hours usually worked each week in all jobs

Less than 1 hour/no hours	*0.7	*8.4	**2.1	*11.2	*0.2
1–15 hours	29.9	263.9	68.2	362.0	6.4
16–24 hours	71.1	120.1	65.4	256.6	4.5
25–29 hours	27.4	46.0	23.1	96.4	1.7
30–34 hours	66.6	66.1	65.9	198.5	3.5
35–39 hours	823.1	127.5	97.7	1 048.2	18.4
40 hours	839.4	129.1	209.9	1 178.5	20.7
41–44 hours	211.2	18.1	22.1	251.3	4.4
45–48 hours	465.2	54.8	136.9	656.8	11.5
49 hours or more	851.2	101.1	677.4	1 629.7	28.6

### Preference for number of hours worked (d)(e)

Work fewer hours than currently works	745.8	90.1	425.6	1 261.5	22.2
Main reason for wanting to work less hours					
Employment reasons					
Current job regularly involves long hours	116.8	13.0	99.2	229.0	4.0
Other employment reasons	77.9	*10.0	16.0	103.9	1.8
Personal reasons					
Own ill health/injury/disability	15.6	**2.6	15.9	34.2	0.6
Social reasons/recreational activities/free time	305.8	34.6	153.2	493.6	8.7
Other personal reasons	64.5	17.5	37.9	119.9	2.1
Family reasons					
Caring for children	53.2	*2.8	23.1	79.1	1.4
Other family reasons	101.7	*8.0	69.9	179.6	3.2
Other reasons	*10.3	**1.5	*10.2	22.0	0.4
Work the same hours as currently works	2 291.1	572.7	809.8	3 673.6	64.6
Work more hours than currently works	346.1	271.5	133.3	751.0	13.2
Main reason for wanting to work more hours					
Get work done/meet workloads	*9.3	**0.2	*9.1	18.6	0.3
Want more income	312.4	253.1	111.6	677.1	11.9
To gain more experience/meet career goals	16.4	*9.4	*6.4	32.3	0.6
Other reasons	*8.0	*8.8	*6.2	23.0	0.4

### Frequency feels rushed or pressed for time

Always	616.6	131.9	376.9	1 125.4	19.8
Often	828.6	139.0	361.1	1 328.7	23.4
Sometimes	1 145.5	334.3	402.2	1 881.9	33.1
Rarely	522.6	205.6	154.9	883.1	15.5
Never	272.4	124.2	73.6	470.2	8.3

### Main reason feels rushed or pressed for time (f)

Work and family responsibilities	763.2	117.1	330.8	1 211.2	27.9
Pressure of work/study	674.4	173.3	302.6	1 150.3	26.5
Demands of family	90.6	18.7	20.4	129.8	3.0
Take too much on	248.7	48.3	133.3	430.3	9.9
Not good at managing time	127.9	76.1	36.3	240.2	5.5
Too much to do/too many demands on you	488.7	89.8	224.9	803.5	18.5
Unpredictable working hours	83.7	40.0	63.1	186.9	4.3
Transport difficulties	54.5	19.1	*7.5	81.1	1.9
Other	58.9	22.7	21.2	102.8	2.4

**Total** 3 385.7 935.0 1 368.7 5 689.3 100.0

\* estimate has a relative standard error of 25% to 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) Excluding contributing family workers

(b) Excluding owner managers of incorporated enterprises

(c) Including owner managers of incorporated and unincorporated enterprises

(d) Taking into consideration effect on pay

(e) Excluding persons who did not know their preference for number of hours worked

(f) Persons who always, often or sometimes feel rushed or pressed for time

	Employee with paid leave entitlements(b)	Employee without paid leave entitlements(b)	Owner managers(c)	Total	
	'000	'000	'000	'000	%
<b>FEMALES</b>					
<b>Hours usually worked each week in all jobs</b>					
Less than 1 hour/no hours	*0.7	*5.9	**2.0	*8.7	*0.2
1–15 hours	129.3	488.9	200.9	819.1	17.7
16–24 hours	333.3	264.4	96.2	693.9	15.0
25–29 hours	163.3	93.3	34.4	291.0	6.3
30–34 hours	249.1	106.2	57.8	413.1	8.9
35–39 hours	808.9	112.9	40.8	962.6	20.7
40 hours	517.8	55.7	54.4	628.0	13.5
41–44 hours	113.5	12.5	*5.7	131.7	2.8
45–48 hours	221.4	14.1	29.5	265.0	5.7
49 hours or more	281.4	20.8	125.5	427.7	9.2
<b>Preference for number of hours worked (d)(e)</b>					
Work fewer hours than currently works	671.9	67.3	158.5	897.7	19.3
Main reason for wanting to work less hours					
Employment reasons					
Current job regularly involves long hours	95.8	*4.3	28.9	129.0	2.8
Other employment reasons	81.9	**2.0	*5.7	89.6	1.9
Personal reasons					
Own ill health/injury/disability	18.7	*3.6	*8.0	30.3	0.7
Social reasons/recreational activities/free time	210.1	17.4	48.7	276.2	6.0
Other personal reasons	68.8	19.7	16.3	104.9	2.3
Family reasons					
Caring for children	121.7	14.0	27.7	163.4	3.5
Other family reasons	64.4	*4.2	17.6	86.2	1.9
Other reasons	10.5	**2.1	*5.5	18.0	0.4
Work the same hours as currently works	1 890.0	767.3	411.3	3 068.6	66.1
Work more hours than currently works	255.9	340.1	77.4	673.4	14.5
Main reason for wanting to work more hours					
Get work done/meet workloads	*4.5	**1.4	*5.0	*10.9	*0.2
Want more income	228.6	311.7	56.6	596.9	12.9
To gain more experience/meet career goals	12.7	16.4	*6.9	36.0	0.8
Other reasons	*10.0	10.7	*8.9	29.6	0.6
<b>Frequency feels rushed or pressed for time</b>					
Always	753.7	276.6	176.8	1 207.1	26.0
Often	793.3	259.1	171.7	1 224.1	26.4
Sometimes	914.4	390.1	205.4	1 509.9	32.5
Rarely	272.1	173.9	65.9	511.9	11.0
Never	85.3	75.2	27.4	187.8	4.0
<b>Main reason feels rushed or pressed for time (f)</b>					
Work and family responsibilities	987.6	274.9	219.2	1 481.7	37.6
Pressure of work/study	390.2	219.2	64.2	673.6	17.1
Demands of family	118.0	86.9	60.2	265.1	6.7
Take too much on	300.9	98.9	68.9	468.8	11.9
Not good at managing time	119.4	66.3	13.7	199.4	5.1
Too much to do/too many demands on you	419.6	118.8	94.0	632.4	16.0
Unpredictable working hours	36.2	28.5	17.0	81.6	2.1
Transport difficulties	46.2	16.0	*3.7	66.0	1.7
Other	43.4	16.2	12.9	72.5	1.8
<b>Total</b>	<b>2 818.8</b>	<b>1 174.8</b>	<b>647.2</b>	<b>4 640.7</b>	<b>100.0</b>

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

(a) Excluding contributing family workers

(b) Excluding owner managers of incorporated enterprises

(c) Including owner managers of incorporated and unincorporated enterprises

(d) Taking into consideration effect on pay

(e) Excluding persons who did not know their preference for number of hours worked

(f) Persons who always, often or sometimes feel rushed or pressed for time

# EMPLOYED PERSONS(a), Preference for number of hours worked in all jobs—and whether feels rushed or pressed for time *continued*

	Employee with paid leave entitlements(b)	Employee without paid leave entitlements(b)	Owner managers(c)	Total	
	'000	'000	'000	'000	%
<b>PERSONS</b>					
<b>Hours usually worked each week in all jobs</b>					
Less than 1 hour/no hours	**1.5	*14.3	*4.2	20.0	0.2
1–15 hours	159.2	752.8	269.1	1 181.1	11.4
16–24 hours	404.4	384.5	161.6	950.5	9.2
25–29 hours	190.6	139.3	57.5	387.4	3.8
30–34 hours	315.6	172.3	123.7	611.6	5.9
35–39 hours	1 632.0	240.4	138.5	2 010.8	19.5
40 hours	1 357.2	184.8	264.4	1 806.4	17.5
41–44 hours	324.7	30.6	27.7	383.0	3.7
45–48 hours	686.6	68.9	166.4	921.9	8.9
49 hours or more	1 132.6	121.9	802.9	2 057.4	19.9
<b>Preference for number of hours worked (d)(e)</b>					
Work fewer hours than currently works	1 417.7	157.4	584.0	2 159.2	20.9
Main reason for wanting to work less hours					
Employment reasons					
Current job regularly involves long hours	212.6	17.3	128.2	358.1	3.5
Other employment reasons	159.8	*12.0	21.8	193.6	1.9
Personal reasons					
Own ill health/injury/disability	34.3	*6.3	23.9	64.5	0.6
Social reasons/recreational activities/free time	515.8	52.0	202.0	769.8	7.5
Other personal reasons	133.4	37.2	54.2	224.8	2.2
Family reasons					
Caring for children	174.8	16.9	50.8	242.5	2.3
Other family reasons	166.2	12.1	87.5	265.8	2.6
Other reasons	20.8	*3.6	15.7	40.1	0.4
Work the same hours as currently works	4 181.2	1 340.0	1 221.0	6 742.2	65.3
Work more hours than currently works	602.0	611.7	210.7	1 424.4	13.8
Main reason for wanting to work more hours					
Get work done/meet workloads	13.8	**1.6	*14.1	29.5	0.3
Want more income	541.0	564.8	168.3	1 274.0	12.3
To gain more experience/meet career goals	29.2	25.8	13.3	68.3	0.7
Other reasons	18.0	19.5	*15.1	52.6	0.5
<b>Frequency feels rushed or pressed for time</b>					
Always	1 370.3	408.5	553.7	2 332.4	22.6
Often	1 621.8	398.1	532.8	2 552.8	24.7
Sometimes	2 059.9	724.4	607.6	3 391.8	32.8
Rarely	794.7	379.5	220.9	1 395.0	13.5
Never	357.7	199.4	100.9	658.0	6.4
<b>Main reason feels rushed or pressed for time (f)</b>					
Work and family responsibilities	1 750.7	392.0	550.1	2 692.8	32.5
Pressure of work/study	1 064.6	392.5	366.8	1 823.9	22.0
Demands of family	208.6	105.6	80.7	394.9	4.8
Take too much on	549.6	147.3	202.2	899.1	10.9
Not good at managing time	247.2	142.3	50.0	439.6	5.3
Too much to do/too many demands on you	908.3	208.6	318.9	1 435.9	17.3
Unpredictable working hours	119.9	68.5	80.1	268.5	3.2
Transport difficulties	100.7	35.1	11.3	147.1	1.8
Other	102.3	38.9	34.1	175.3	2.1
<b>Total</b>	<b>6 204.4</b>	<b>2 109.8</b>	<b>2 015.9</b>	<b>10 330.1</b>	<b>100.0</b>

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

(a) Excluding contributing family workers

(b) Excluding owner managers of incorporated enterprises

(c) Including owner managers of incorporated and unincorporated enterprises

(d) Taking into consideration effect on pay

(e) Excluding persons who did not know their preference for number of hours worked

(f) Persons who always, often or sometimes feel rushed or pressed for time

## ALL PERSONS, Whether provided care(a)—by selected characteristics

	MALES			FEMALES			PERSONS		
	Provided care(a)		Total	Provided care(a)		Total	Provided care(a)		Total
	'000	%	'000	'000	%	'000	'000	%	'000
<b>State or Territory of usual residence(b)</b>									
New South Wales	913.4	33.9	2 697.8	1 182.6	42.9	2 759.3	2 096.0	38.4	5 457.1
Victoria	698.6	34.6	2 019.8	899.0	43.0	2 091.8	1 597.6	38.9	4 111.7
Queensland	536.3	33.7	1 589.2	684.7	42.8	1 601.3	1 221.0	38.3	3 190.5
South Australia	205.7	33.5	613.9	260.5	41.3	630.7	466.2	37.5	1 244.7
Western Australia	268.9	33.6	800.7	353.7	43.8	807.3	622.5	38.7	1 607.9
Tasmania	67.2	35.5	189.2	88.0	44.7	196.8	155.2	40.2	386.1
Northern Territory	22.1	34.9	63.1	25.7	45.6	56.5	47.8	40.0	119.6
Australian Capital Territory	44.0	34.0	129.5	54.8	41.1	133.3	98.8	37.6	262.8
<b>Age group (years)</b>									
15–24	165.2	11.5	1 430.2	299.2	21.8	1 372.9	464.4	16.6	2 803.1
25–34	553.7	39.0	1 420.6	814.9	57.7	1 412.7	1 368.7	48.3	2 833.3
35–44	1 010.5	67.7	1 492.7	1 147.2	75.8	1 513.8	2 157.6	71.8	3 006.5
45–54	602.0	42.7	1 408.9	604.3	42.1	1 436.0	1 206.3	42.4	2 844.9
55–64	232.4	20.2	1 149.1	410.3	35.5	1 155.6	642.7	27.9	2 304.7
65–74	129.8	18.5	700.0	191.3	26.2	730.5	321.1	22.4	1 430.5
75–84	54.9	13.6	405.0	72.6	14.6	498.5	127.5	14.1	903.5
85 years and over	*7.7	*7.9	96.8	*9.2	*5.8	157.1	16.9	6.6	253.9
<b>Social marital status</b>									
Married(c)	2 357.4	47.1	5 008.9	2 555.6	52.9	4 833.5	4 913.0	49.9	9 842.4
Not married	398.7	12.9	3 094.3	993.4	28.8	3 443.6	1 392.1	21.3	6 537.9
<b>Relationship in household</b>									
Family member									
Husband, wife or partner with dependent child(ren)	1 913.5	100.0	1 913.5	1 841.8	100.0	1 841.8	3 755.4	100.0	3 755.4
Husband, wife or partner without dependent child(ren)	443.9	14.3	3 095.4	713.8	23.9	2 991.6	1 157.6	19.0	6 087.0
Lone parent with dependent child(ren)	50.6	100.0	50.6	496.3	100.0	496.3	546.9	100.0	546.9
Lone parent without dependent child(ren)	*8.7	10.0	87.2	68.6	23.1	296.5	77.4	20.2	383.7
Dependent student	62.6	11.4	548.6	85.1	15.1	562.9	147.6	13.3	1 111.5
Non-dependent child	101.6	12.5	812.2	73.2	15.4	474.7	174.8	13.6	1 286.8
Other related individual	28.2	15.1	187.0	43.4	24.1	180.4	71.6	19.5	367.4
Non-family member	147.0	10.4	1 408.8	226.9	15.8	1 432.9	373.9	13.2	2 841.7
<b>Whether household has child(ren) under 15 years</b>									
Has child(ren) under 15 years	2 054.6	85.3	2 408.7	2 426.4	90.3	2 688.4	4 481.0	87.9	5 097.1
Does not have child(ren) under 15 years	701.5	12.3	5 694.6	1 122.6	20.1	5 588.7	1 824.1	16.2	11 283.3
<b>Country of birth</b>									
Born in Australia	1 997.0	34.1	5 863.1	2 666.4	44.1	6 050.4	4 663.4	39.1	11 913.5
Born overseas	759.1	33.9	2 240.1	882.6	39.6	2 226.7	1 641.7	36.8	4 466.8
<b>Labour force status</b>									
Employed	2 240.6	39.3	5 705.6	2 009.7	43.1	4 658.3	4 250.3	41.0	10 363.9
Unemployed	73.7	27.1	272.0	123.7	48.1	257.3	197.4	37.3	529.4
Not in the labour force	441.9	20.8	2 125.7	1 415.6	42.1	3 361.4	1 857.5	33.9	5 487.1
<b>Main reason feels rushed or pressed for time(d)</b>									
Work and family responsibilities	821.8	65.4	1 257.5	1 077.6	68.0	1 584.5	1 899.4	66.8	2 842.0
Pressure of work/study	406.9	30.7	1 326.4	162.7	18.4	883.1	569.6	25.8	2 209.5
Demands of family	184.3	68.0	271.0	868.0	79.9	1 085.8	1 052.2	77.5	1 356.9
Take too much on	161.0	28.5	565.2	273.0	35.6	766.6	434.0	32.6	1 331.7
Not good at managing time	71.1	19.0	375.3	101.6	29.7	342.4	172.8	24.1	717.7
Too much to do/too many demands on you	346.6	35.9	964.9	413.8	42.9	963.6	760.4	39.4	1 928.5
Unpredictable working hours	66.3	33.8	195.8	17.5	20.7	84.5	83.8	29.9	280.3
Transport difficulties	26.7	24.4	109.5	30.2	28.2	107.0	56.8	26.3	216.5
Other	65.5	24.0	272.3	65.5	26.0	251.9	131.0	25.0	524.2
<b>Does not feel rushed or pressed for time(e)</b>	606.0	21.9	2 765.3	539.1	24.4	2 207.7	1 145.1	23.0	4 973.1
<b>Total</b>	<b>2 756.1</b>	<b>34.0</b>	<b>8 103.3</b>	<b>3 549.0</b>	<b>42.9</b>	<b>8 277.1</b>	<b>6 305.1</b>	<b>38.5</b>	<b>16 380.3</b>

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

(a) Care provided in the week prior to the survey

(b) Estimates exclude very remote areas of Australia. While this has a small impact on most State/Territory estimates, 24% of the NT population live in very remote areas

(c) Consists of registered and de facto marriages

(d) Persons who always, often or sometimes feel rushed or pressed for time

(e) Persons who rarely or never feel rushed or pressed for time

# EMPLOYED PERSONS, Whether provided care(a)—by selected employment characteristics in main job

	MALES			FEMALES			PERSONS		
	Provided care(a).....		Total.....	Provided care(a).....		Total.....	Provided care(a).....		Total.....
	'000	%	'000	'000	%	'000	'000	%	'000
<b>Employment type in main job(b)</b>									
Employee with paid leave entitlements(c)									
Works on a fixed-term contract	73.8	33.3	222.0	103.7	43.3	239.4	177.5	38.5	461.4
Does not work on a fixed-term contract	1 266.4	40.0	3 163.7	1 056.2	40.9	2 579.3	2 322.5	40.4	5 743.0
Employee without paid leave entitlements(c)									
Works on a fixed-term contract	23.8	40.2	59.2	30.9	45.3	68.2	54.7	42.9	127.4
Does not work on a fixed-term contract	233.6	26.7	875.8	454.5	41.1	1 106.5	688.1	34.7	1 982.3
Owner manager of incorporated enterprise									
Works on a contract	64.7	50.7	127.6	22.6	65.0	34.7	87.2	53.7	162.3
Does not work on a contract	196.2	50.6	387.8	113.1	56.9	198.6	309.3	52.8	586.3
Owner manager of unincorporated enterprise									
Works on a contract	105.8	45.3	233.5	39.1	50.8	76.8	144.8	46.7	310.3
Does not work on a contract	273.1	44.1	619.8	182.6	54.2	337.1	455.7	47.6	956.9
<b>Industry in main job(d)</b>									
Agriculture, forestry and fishing	90.6	36.0	251.4	49.5	41.2	120.1	140.1	37.7	371.5
Mining	57.8	44.8	128.8	*4.1	*21.9	18.7	61.8	41.9	147.5
Manufacturing	342.6	41.5	825.6	133.0	49.0	271.3	475.5	43.4	1 096.9
Electricity, gas, water and waste services	29.7	40.6	73.2	*5.4	*29.9	18.1	35.1	38.5	91.2
Construction	322.1	42.6	756.3	69.8	59.1	118.2	391.9	44.8	874.5
Wholesale trade	113.9	40.3	282.3	58.8	44.1	133.2	172.7	41.6	415.5
Retail trade	181.0	32.8	552.3	223.9	35.3	634.8	404.9	34.1	1 187.1
Accommodation and food services	76.8	27.6	278.2	142.3	40.4	352.5	219.1	34.7	630.7
Transport, postal and warehousing	183.8	41.9	439.1	53.4	44.3	120.3	237.2	42.4	559.4
Information media and telecommunications	52.5	42.4	124.0	42.7	40.9	104.6	95.2	41.7	228.5
Financial and insurance services	75.5	44.1	171.0	75.7	39.3	192.5	151.2	41.6	363.5
Rental, hiring and real estate services	47.8	40.2	118.7	47.2	47.0	100.6	95.0	43.3	219.3
Professional, scientific and technical services	160.8	39.2	409.6	133.0	36.6	363.2	293.8	38.0	772.8
Administrative and support services	55.4	31.9	173.8	87.6	44.7	196.1	143.0	38.7	369.9
Public administration and safety	138.2	41.0	337.0	128.0	44.1	290.1	266.2	42.5	627.1
Education and training	94.5	39.4	240.1	246.6	47.2	522.1	341.2	44.8	762.2
Health care and social assistance	85.7	38.7	221.4	394.5	46.1	855.0	480.2	44.6	1 076.4
Arts and recreation services	30.4	34.2	88.8	40.0	50.3	79.6	70.4	41.8	168.4
Other services	101.7	43.8	232.3	73.9	44.4	166.5	175.6	44.0	398.7
<b>Occupation in main job(e)</b>									
Managers	448.2	46.1	973.2	215.5	43.6	494.2	663.7	45.2	1 467.5
Professionals	419.2	40.5	1 034.2	486.4	42.5	1 143.8	905.6	41.6	2 178.0
Technicians and trades workers	498.2	40.1	1 241.5	84.7	39.3	215.6	582.9	40.0	1 457.1
Community and personal service workers	95.1	35.0	271.5	273.1	46.9	582.5	368.2	43.1	854.0
Clerical and administrative workers	155.4	38.2	407.3	548.0	45.8	1 196.4	703.4	43.9	1 603.8
Sales workers	116.9	31.2	374.8	192.1	33.2	579.4	309.1	32.4	954.2
Machinery operators and drivers	263.5	41.1	641.7	35.0	51.6	67.8	298.5	42.1	709.4
Labourers	243.9	32.0	761.3	175.0	46.2	378.6	418.9	36.7	1 139.9
<b>Total</b>	<b>2 240.6</b>	<b>39.3</b>	<b>5 705.6</b>	<b>2 009.7</b>	<b>43.1</b>	<b>4 658.3</b>	<b>4 250.3</b>	<b>41.0</b>	<b>10 363.9</b>

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

(a) Care provided in the week prior to the survey

(b) Excluding contributing family workers

(c) Excluding owner managers of incorporated enterprises

(d) This data item is classified according to the ANZSIC 2006

(e) This data item is classified according to the ANZSCO First Edition

# EMPLOYED PERSONS, Whether provided care(a)—by selected employment characteristics in all jobs

	MALES			FEMALES			PERSONS		
	Provided care(a).....		Total.....	Provided care(a).....		Total.....	Provided care(a).....		Total.....
	'000	%	'000	'000	%	'000	'000	%	'000
<b>Number of jobs or businesses held last week</b>									
One job	2 116.1	39.2	5 403.6	1 845.0	42.9	4 301.5	3 961.0	40.8	9 705.2
Two jobs or more	124.5	41.2	301.9	164.7	46.2	356.8	289.2	43.9	658.7
<b>Number of days a week usually worked(b)</b>									
Not applicable	3.2	**20.0	16.2	*7.2	*40.9	*17.6	*10.4	*30.9	33.8
One day	31.9	28.6	111.6	86.4	50.3	171.7	118.3	41.8	283.3
Two days	54.7	25.6	214.1	207.8	51.4	404.3	262.5	42.4	618.4
Three days	64.0	30.3	211.3	323.4	57.0	566.9	387.4	49.8	778.2
Four days	119.7	38.1	314.0	262.1	49.6	527.9	381.8	45.3	842.0
Five days	1 382.8	39.8	3 473.4	932.7	37.7	2 474.9	2 315.5	38.9	5 948.3
Six days	354.2	44.4	797.9	91.1	34.5	264.1	445.3	41.9	1 062.1
Seven days	230.0	40.6	567.0	99.1	42.9	231.0	329.1	41.2	798.0
<b>Usual hours worked each week</b>									
Part-time									
Less than 1 hour/no hours	2.3	*18.8	12.3	*5.3	*51.8	*10.2	*7.6	33.8	22.5
1–15 hours	83.2	22.4	371.3	419.3	50.7	827.7	502.5	41.9	1 199.0
16–24 hours	81.4	31.7	256.6	407.2	58.4	697.9	488.6	51.2	954.5
25–29 hours	30.7	31.5	97.4	158.5	54.3	291.8	189.2	48.6	389.1
30–34 hours	61.8	31.1	198.5	196.0	47.3	414.0	257.8	42.1	612.6
Full-time									
35–39 hours	389.3	37.1	1 049.0	346.7	36.0	963.4	736.0	36.6	2 012.4
40 hours	436.1	37.0	1 179.2	205.4	32.7	628.0	641.5	35.5	1 807.2
41–44 hours	105.5	42.0	251.3	49.4	37.5	131.7	154.9	40.4	383.0
45–48 hours	291.5	44.4	657.2	73.8	27.8	265.0	365.3	39.6	922.3
49 hours or more	758.7	46.5	1 632.8	148.1	34.5	428.6	906.8	44.0	2 061.4
<b>Whether usually works any hours between 7pm and 7am(b)</b>									
Usually works between 7pm and 7am	906.7	41.0	2 210.7	688.5	44.7	1 539.1	1 595.2	42.5	3 749.7
Does not usually work between 7pm and 7am	1 330.6	38.3	3 478.7	1 314.0	42.4	3 101.7	2 644.6	40.2	6 580.3
Not applicable	3.2	**20.0	16.2	*7.2	*40.9	*17.6	*10.4	*30.9	33.8
<b>Total</b>	<b>2 240.6</b>	<b>39.3</b>	<b>5 705.6</b>	<b>2 009.7</b>	<b>43.1</b>	<b>4 658.3</b>	<b>4 250.3</b>	<b>41.0</b>	<b>10 363.9</b>

\* estimate has a relative standard error of 25% to 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) Care provided in the week prior to the survey  
(b) Excluding contributing family workers

# EMPLOYED PERSONS WHO PROVIDED CARE(a), Whether had time off to provide care(b)—by selected characteristics of recipients of care

	MALES			FEMALES			PERSONS		
	Had time off to provide care(b)		Total	Had time off to provide care(b)		Total	Had time off to provide care(b)		Total
	'000	%	'000	'000	%	'000	'000	%	'000
<b>Age group of recipient of care (years)(c)</b>									
0-4	95.7	53.1	1 012.0	86.2	44.7	779.2	181.9	48.7	1 791.2
5-9	76.3	42.3	973.4	78.3	40.6	803.3	154.6	41.4	1 776.6
10-14	49.8	27.6	877.1	62.6	32.4	825.4	112.4	30.1	1 702.5
15-19	**0.4	**0.2	23.8	*4.0	*2.1	41.2	*4.4	*1.2	65.0
20-24	**2.4	**1.3	14.2	*3.7	*1.9	19.3	*6.1	*1.6	33.6
25-34	*4.4	*2.4	22.7	*5.5	*2.9	28.2	9.9	2.7	50.9
35-44	**2.0	**1.1	*11.4	**1.2	**0.6	*9.2	*3.1	*0.8	20.6
45-54	*3.1	*1.7	16.9	**2.7	*1.4	19.3	*5.8	*1.6	36.2
55-64	**1.6	**0.9	19.8	*4.9	*2.5	40.3	*6.5	*1.7	60.1
65-74	*4.8	*2.6	29.5	*8.1	*4.2	51.0	*12.9	*3.5	80.5
75-84	*9.5	*5.3	66.2	14.7	7.6	99.7	24.1	6.5	165.9
85 years and over	*7.3	*4.1	54.6	*8.4	*4.3	86.2	*15.7	4.2	140.7
<b>Number of persons cared for</b>									
One	68.2	37.8	922.6	76.0	39.4	884.3	144.2	38.6	1 806.9
Two	71.1	39.4	897.5	75.0	38.9	746.4	146.1	39.1	1 643.9
Three	25.9	14.4	297.7	29.0	15.0	250.2	54.9	14.7	547.9
Four	*11.2	*6.2	82.5	*7.6	*4.0	76.6	18.9	5.1	159.0
Five or more	*3.7	*2.1	40.3	*5.4	*2.8	52.2	*9.1	*2.5	92.5
<b>Whether care recipient was a household member</b>									
Recipient was a household member	134.4	74.6	1 826.7	138.0	71.5	1 400.9	272.4	73.0	3 227.5
Recipient was a non-household member	30.9	17.1	297.0	32.2	16.7	397.0	63.1	16.9	693.9
Recipients were both household and non-household members	14.9	8.3	116.9	22.7	11.8	211.8	37.7	10.1	328.8
<b>Reason(s) care was provided to person(s) over 15 years(c)</b>									
Short-term sickness or injury	*7.3	*4.1	38.1	14.1	7.3	61.5	21.4	5.7	99.6
Long-term health condition or disability	15.6	8.6	107.7	19.6	10.1	177.1	35.1	9.4	284.7
Frail/aged care	12.2	6.7	99.8	14.5	7.5	129.5	26.6	7.1	229.3
Other reason	**1.4	**0.8	14.2	*5.0	*2.6	19.5	*6.4	*1.7	33.7
<b>Whether is a parent of child(ren) under 15 years</b>									
Has child(ren) 0-14	133.4	74.0	1 786.5	143.6	74.4	1 418.6	277.0	74.2	3 205.1
Has no child(ren) 0-14	46.8	26.0	454.1	49.3	25.6	591.1	96.2	25.8	1 045.1
<b>Total</b>	<b>180.2</b>	<b>100.0</b>	<b>2 240.6</b>	<b>192.9</b>	<b>100.0</b>	<b>2 009.7</b>	<b>373.2</b>	<b>100.0</b>	<b>4 250.3</b>

\* estimate has a relative standard error of 25% to 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) Care provided in the week prior to the survey

(b) Includes paid and unpaid time off

(c) Components may add to more than the total, as persons may care for persons in more than one age group



	MALES			FEMALES			PERSONS		
	Has child(ren) 0-14 years		Total	Has child(ren) 0-14 years		Total	Has child(ren) 0-14 years		Total
	'000	%	'000	'000	%	'000	'000	%	'000
<b>Used working arrangements to provide care for someone(b)</b>									
Paid leave									
Carers/family leave	16.4	11.0	18.9	19.5	10.6	25.9	36.0	10.8	44.8
Parental/maternity/paternity leave	*4.4	*2.9	*4.4	*9.2	*5.0	*10.0	13.6	4.1	14.4
Flex leave	*8.3	*5.6	*10.4	*8.5	*4.6	15.9	16.8	5.0	26.3
Annual, holiday or recreational leave	17.5	11.7	23.0	24.4	13.2	31.4	41.9	12.6	54.5
Other	*8.0	*5.3	*8.8	12.4	6.7	18.5	20.3	6.1	27.3
Unpaid leave/other arrangements									
Unpaid leave	15.6	10.5	24.5	38.3	20.8	48.2	54.0	16.2	72.7
Flexible working hours	56.1	37.6	88.1	57.2	31.0	87.7	113.3	34.0	175.8
Rostered day off	15.4	10.4	28.6	11.7	6.3	32.8	27.1	8.1	61.4
Working from home	15.9	10.6	17.3	21.2	11.5	23.6	37.1	11.1	40.9
Informal arrangement with employer	18.5	12.4	29.0	26.7	14.5	44.7	45.2	13.6	73.7
Took child(ren) into work	*12.9	8.6	15.1	21.7	11.8	24.4	34.6	10.4	39.5
<b>Total(c)(d)</b>	<b>149.1</b>	<b>100.0</b>	<b>210.6</b>	<b>184.2</b>	<b>100.0</b>	<b>270.2</b>	<b>333.3</b>	<b>100.0</b>	<b>480.8</b>
<b>Did not use working arrangements to provide care for someone(b)</b>									
No need/did not take time off work	994.1	89.3	1 236.4	834.9	86.7	1 202.6	1 829.0	88.1	2 439.0
Applied/asked but refused	**2.0	**0.2	**3.4	**1.5	**0.2	*2.8	*3.5	*0.2	*6.2
Did not have adequate working arrangements	21.8	2.0	28.2	14.3	1.5	23.7	36.0	1.7	51.9
Did not apply as thought would be refused	*3.3	*0.3	*3.3	*11.3	*1.2	15.1	14.5	0.7	18.4
Nature of work makes using flexible working arrangements difficult	25.5	2.3	31.0	29.5	3.1	36.8	55.0	2.6	67.8
Work commitments	44.7	4.0	50.0	28.6	3.0	36.4	73.3	3.5	86.4
Not paid for time off	15.5	1.4	22.3	30.6	3.2	40.7	46.2	2.2	63.0
Subtle or other pressure from bosses or other workers	*5.3	*0.5	*5.6	*6.5	*0.7	*7.5	11.8	0.6	13.1
<b>Total(c)(e)</b>	<b>1 113.4</b>	<b>100.0</b>	<b>1 381.4</b>	<b>962.7</b>	<b>100.0</b>	<b>1 372.1</b>	<b>2 076.2</b>	<b>100.0</b>	<b>2 753.5</b>
<b>Total(c)(d)(e)(f)</b>	<b>1 268.1</b>	<b>100.0</b>	<b>1 597.6</b>	<b>1 149.8</b>	<b>100.0</b>	<b>1 645.2</b>	<b>2 417.9</b>	<b>100.0</b>	<b>3 242.8</b>

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

(a) Excluding owner managers of incorporated enterprises

(b) Care provided in the week prior to the survey

(c) Components may add up to more than the total, as persons may have more than one type of working arrangement used to provide care

(d) Including a small number of persons who had other arrangements

(e) Including a small number of persons who had other reasons for not using working arrangements to provide care

(f) Including a small number of persons for whom data on working arrangements used to provide care was not collected. See paragraph 39 of the Explanatory Notes for more detail

	COUPLE FAMILY			ONE PARENT FAMILY		Total	
	Both parents employed	One parent employed	Neither parent employed	Parent employed	Parent not employed		
	%	%	%	%	%	%	'000
<b>Used child care(b)</b>							
Used formal child care	13.6	10.9	*4.3	7.3	8.5	11.7	562.7
Used informal child care	29.9	19.5	16.8	42.1	23.9	27.0	1 299.9
Used formal and informal child care	13.4	5.0	**3.7	16.9	6.4	10.5	504.8
Type of child care arrangement used(c)							
Formal child care							
Before and/or after school care	9.1	2.4	**1.4	10.2	*3.1	6.6	317.1
Long day care centre	14.4	8.8	**4.0	10.7	7.1	11.6	560.0
Family day care	4.8	2.2	**2.0	4.1	*3.1	3.8	181.6
Occasional care centre	1.6	2.9	*0.7	**0.4	*1.4	1.8	87.8
School holiday/vacation care program	1.1	*0.7	—	*1.1	**0.3	0.9	44.6
Informal child care							
Family							
Child's other parent who does not live in the household	1.6	**0.5	**1.1	14.7	9.6	2.8	133.4
Child's grandparent(s)	27.4	15.4	*12.9	25.1	15.8	22.5	1 082.2
Child's brother or sister	6.1	*2.8	**4.9	17.4	*3.4	5.8	281.2
Other relative(s)	4.9	3.4	**0.8	6.6	*3.4	4.4	209.5
Non-related people							
Friends/neighbours	5.8	2.9	**0.9	7.9	*2.1	4.7	227.6
Paid carer (eg. Nanny, baby sitter)	2.7	*1.1	—	*2.2	**0.2	2.0	94.8
Other non-related person	*0.4	**0.2	—	*1.2	**1.2	*0.4	*21.5
<b>Did not use child care(b)</b>	43.0	64.6	75.2	33.7	61.3	50.8	2 447.0
<b>Total(c)</b>	100.0	100.0	100.0	100.0	100.0	100.0	4 814.4
<b>Total ('000)</b>	<b>2 569.5</b>	<b>1 388.2</b>	<b>180.8</b>	<b>378.5</b>	<b>297.4</b>	<b>100.0</b>	<b>4 814.4</b>

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\*\* 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) Excluding a small number of persons for whom data on child care arrangements was not collected (106,800 persons). See paragraph 39 of the Explanatory Notes for more detail

(b) In the week prior to the survey

(c) Components may add up to more than the total, as persons may have more than one type of child care arrangement

	AGE GROUP (YEARS)							
	45-49	50-54	55-59	60-64	65-69	70 years and over	Total	
	'000	'000	'000	'000	'000	'000	'000	%
MALES								
Employed								
Full-time worker								
Intends to retire from full-time work and leave the labour force	172.5	127.0	121.1	60.6	25.1	10.6	517.0	13.8
Intends to leave full-time work and work part-time								
Intends to retire from the labour force	246.8	217.8	160.2	80.4	26.4	*2.3	733.9	19.5
Never intends to retire from the labour force	41.1	33.5	25.4	12.5	*3.4	**3.2	119.0	3.2
Does not know whether intends to take up part-time work								
Intends to retire from the labour force	110.9	99.5	61.6	38.1	*4.2	**0.6	314.8	8.4
Never intends to retire from the labour force	*9.4	*4.9	*6.3	**2.5	—	**0.5	23.6	0.6
Never intends to retire from full-time work	29.5	33.5	37.4	23.2	17.3	*10.4	151.3	4.0
Total	610.2	516.1	412.0	217.1	76.4	27.6	1 859.5	49.5
Part-time worker								
Intends to retire from the labour force	46.0	41.0	45.0	52.5	34.4	25.6	244.5	6.5
Never intends to retire from the labour force	*6.7	*10.7	13.7	13.4	*7.4	16.5	68.4	1.8
Total	52.7	51.7	58.7	65.9	41.7	42.1	312.9	8.3
Total	662.9	567.9	470.7	283.1	118.2	69.7	2 172.3	57.8
Unemployed	*15.0	18.1	18.1	12.4	**0.1	**0.2	63.9	1.7
Not in the labour force								
Retired from the labour force	33.0	43.4	101.0	179.7	264.7	726.8	1 348.6	35.9
Not retired from the labour force								
Intends to look for, or take up, full-time work in the future	17.4	17.5	11.3	9.8	*3.8	**0.4	60.1	1.6
Intends to look for, or take up, part-time work in the future	**0.4	*4.4	11.6	15.1	*4.4	*3.8	39.6	1.1
Retirement status not determined	*12.2	*12.3	15.0	18.4	**3.3	**2.8	64.1	1.7
Had never worked for two weeks or more	**1.2	*3.3	—	**2.9	**1.7	**1.9	*11.1	*0.3
Total	64.2	80.9	138.9	225.9	277.9	735.8	1 523.6	40.5
Total	742.1	666.8	627.8	521.4	396.2	805.6	3 759.8	100.0

\* estimate has a relative standard error of 25% to 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)

	AGE GROUP (YEARS)							
	45-49	50-54	55-59	60-64	65-69	70 years and over	Total	
	'000	'000	'000	'000	'000	'000	'000	%
FEMALES								
Employed								
Full-time worker								
Intends to retire from full-time work and leave the labour force	78.2	70.4	42.8	27.3	*9.8	**2.4	231.0	5.8
Intends to leave full-time work and work part-time								
Intends to retire from the labour force	141.7	152.8	89.0	26.1	*4.9	—	414.5	10.4
Never intends to retire from the labour force	17.5	16.4	*13.4	*7.6	**1.0	—	55.9	1.4
Does not know whether intends to take up part-time work								
Intends to retire from the labour force	62.1	50.7	38.3	11.3	**0.4	**0.1	162.9	4.1
Never intends to retire from the labour force	*3.7	**1.5	**1.7	**2.1	**1.0	—	*9.9	*0.2
Never intends to retire from full-time work	13.7	17.1	16.1	*4.0	**0.5	**1.5	52.8	1.3
Total	316.9	308.9	201.2	78.3	17.7	*4.1	927.1	23.3
Part-time worker								
Intends to retire from the labour force	244.6	173.1	156.9	102.6	26.5	15.3	718.9	18.1
Never intends to retire from the labour force	26.0	18.7	16.6	11.4	*9.5	*5.3	87.5	2.2
Total	270.6	191.8	173.5	114.0	35.9	20.7	806.4	20.3
Total	587.5	500.6	374.6	192.3	53.7	24.7	1 733.4	43.6
Unemployed	17.9	16.5	*9.7	**2.0	**0.6	—	46.8	1.2
Not in the labour force								
Retired from the labour force	49.4	90.0	188.2	273.6	320.9	875.8	1 797.8	45.2
Not retired from the labour force								
Intends to look for, or take up, full-time work in the future	41.1	25.7	11.0	*2.6	**0.7	**0.9	82.0	2.1
Intends to look for, or take up, part-time work in the future	17.5	17.1	17.0	13.9	**4.5	**0.4	70.3	1.8
Retirement status not determined	26.9	19.3	25.9	18.6	*4.9	**2.0	97.5	2.5
Had never worked for two weeks or more	*14.3	12.2	*10.1	*16.1	17.2	79.9	149.8	3.8
Total	149.2	164.2	252.2	324.8	348.1	958.9	2 197.4	55.2
Total	754.6	681.4	636.6	519.1	402.4	983.7	3 977.6	100.0

\* estimate has a relative standard error of 25% to 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)

	AGE GROUP (YEARS)						Total	
	45-49	50-54	55-59	60-64	65-69	70 years and over		
	'000	'000	'000	'000	'000	'000		
PERSONS								
Employed								
Full-time worker								
Intends to retire from full-time work and leave the labour force	250.7	197.4	164.0	87.8	34.9	13.0	748.0	9.7
Intends to leave full-time work and work part-time								
Intends to retire from the labour force	388.5	370.6	249.2	106.4	31.4	*2.3	1 148.4	14.8
Never intends to retire from the labour force	58.7	49.8	38.8	20.1	*4.4	**3.2	174.9	2.3
Does not know whether intends to take up part-time work								
Intends to retire from the labour force	173.0	150.1	99.8	49.3	*4.6	**0.7	477.6	6.2
Never intends to retire from the labour force	13.1	*6.5	*8.0	*4.5	**1.0	**0.5	33.5	0.4
Never intends to retire from full-time work	43.1	50.6	53.4	27.2	17.9	*11.9	204.1	2.6
Total	927.1	825.0	613.2	295.4	94.1	31.7	2 786.5	36.0
Part-time worker								
Intends to retire from the labour force	290.6	214.1	201.9	155.1	60.8	40.9	963.4	12.5
Never intends to retire from the labour force	32.7	29.4	30.3	24.8	16.8	21.9	155.9	2.0
Total	323.3	243.5	232.2	179.9	77.7	62.7	1 119.2	14.5
Total	1 250.4	1 068.5	845.4	475.3	171.8	94.4	3 905.8	50.5
Unemployed	32.9	34.7	27.9	14.4	**0.7	**0.2	110.7	1.4
Not in the labour force								
Retired from the labour force	82.4	133.4	289.2	453.3	585.6	1 602.6	3 146.5	40.7
Not retired from the labour force								
Intends to look for, or take up, full-time work in the future	58.5	43.2	22.2	12.4	*4.5	**1.3	142.1	1.8
Intends to look for, or take up, part-time work in the future	17.9	21.5	28.6	28.9	*8.9	*4.2	110.0	1.4
Retirement status not determined	39.1	31.6	40.9	37.0	*8.2	*4.8	161.6	2.1
Had never worked for two weeks or more	*15.5	15.5	*10.1	19.0	18.9	81.8	160.9	2.1
Total	213.4	245.1	391.1	550.7	626.1	1 694.7	3 721.0	48.1
Total	1 496.6	1 348.2	1 264.3	1 040.4	798.6	1 789.3	7 737.5	100.0

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

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

# PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE, Age at retirement—by selected characteristics and sex

## AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)

	Less than 45 years	45–49	50–54	55–59	60–64	65–69	70 years and over	Total	Average age at retirement(a)
	'000	'000	'000	'000	'000	'000	'000	'000	% years
<b>MALES</b>									
<b>Age group (years)</b>									
45–49	28.8	*4.2	—	—	—	—	—	33.0	2.4
50–54	23.4	13.6	*6.4	—	—	—	—	43.4	3.2
55–59	23.0	23.1	35.6	19.3	—	—	—	101.0	7.5
60–64	15.4	16.9	46.7	69.3	31.4	—	—	179.7	13.3
65–69	*11.7	13.9	34.1	71.3	89.0	44.8	—	264.7	19.6
70 years and over	15.5	*11.4	55.0	156.8	241.2	182.1	64.8	726.8	53.9
<b>State or Territory of usual residence(b)</b>									
New South Wales	52.9	31.0	66.7	101.8	120.3	76.9	19.7	469.3	34.8
Victoria	25.9	20.4	47.9	80.4	83.9	56.3	*18.9	333.6	24.7
Queensland	*14.3	16.6	30.8	62.6	67.3	46.9	13.5	252.0	18.7
South Australia	9.3	*5.1	12.9	29.6	37.8	16.0	*4.6	115.3	8.6
Western Australia	10.0	*5.0	11.9	26.1	36.3	21.7	*6.0	116.9	8.7
Tasmania	3.9	3.6	*5.3	12.1	10.4	5.8	1.2	42.3	3.1
Northern Territory	1.1	**0.5	*0.5	*0.8	1.6	**0.6	**0.1	5.1	0.4
Australian Capital Territory	*0.5	0.9	*1.8	*3.3	*3.9	2.7	**0.9	14.0	1.0
<b>Country of birth</b>									
Born in Australia	79.8	55.8	109.9	206.1	228.3	135.7	46.6	862.2	63.9
Born overseas	37.9	27.3	67.9	110.6	133.3	91.2	18.2	486.4	36.1
<b>Relationship in household</b>									
Husband, wife or partner with dependent child(ren)	*8.8	**2.4	*2.7	**1.9	**1.4	—	**0.7	17.7	1.3
Husband, wife or partner without dependent child(ren)	50.2	44.5	123.8	234.2	266.0	166.2	39.9	924.7	68.6
Lone parent	**2.7	**1.5	*6.0	*6.3	*9.5	*5.3	**1.1	32.3	2.4
Other family member	*16.2	*5.7	*5.2	*8.5	*9.6	*3.6	**1.6	50.5	3.7
Non-family member or person living alone	39.9	29.0	40.1	65.8	75.2	51.8	21.5	323.4	24.0
<b>Main reason for retirement(c)</b>									
Financial reasons									
Reaching the eligibility age for an age/service pension	—	—	—	*4.4	29.0	51.7	*3.8	88.8	6.6
Other financial reasons	**0.4	*2.9	*7.1	28.0	46.2	23.6	*8.1	116.2	8.6
Job related reasons									
Being retrenched or made redundant	**2.0	*8.3	15.1	30.0	30.4	13.4	**2.4	101.6	7.5
Other job related reasons	**1.5	**0.6	*7.0	19.5	32.7	33.1	*10.5	105.0	7.8
Personal reasons									
Personal health or physical abilities	42.8	46.5	73.8	101.3	87.4	32.2	17.3	401.2	29.7
Caring responsibilities	*5.1	**2.6	*4.9	13.4	*8.4	*9.5	*3.3	47.2	3.5
Retirement of spouse or partner/spend more time with family	—	—	**2.2	*6.0	10.0	*11.3	*3.3	32.8	2.4
To have more personal/leisure time	**0.5	—	*4.3	20.1	24.0	21.3	*4.7	74.9	5.6
Other reasons	**2.3	*3.9	*14.2	20.8	21.6	*11.0	*7.6	81.3	6.0
Last job 20 or more years ago	62.4	18.2	49.3	72.7	72.0	19.8	**3.7	298.1	22.1
<b>Tenure type</b>									
Owner without a mortgage	50.4	47.0	121.6	244.9	282.1	178.2	51.2	975.4	72.3
Owner with a mortgage	15.4	*12.6	23.6	27.9	28.4	16.4	*7.4	131.7	9.8
Renter	48.8	21.0	28.2	38.0	41.5	27.0	*5.0	209.7	15.5
Other tenure type	**3.1	**2.5	*4.4	*5.9	*9.6	*5.2	**1.1	*31.8	*2.4
<b>Total</b>	<b>117.7</b>	<b>83.1</b>	<b>177.8</b>	<b>316.7</b>	<b>361.6</b>	<b>226.9</b>	<b>64.8</b>	<b>1 348.6</b>	<b>100.0</b>

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\*\* 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) Excluding persons who provided age range only

(b) Estimates exclude very remote areas of Australia. While this has a small impact on most State/Territory estimates, 24% of the NT population live in very remote areas

(c) Excluding persons who were unable to provide a reason for retirement

## AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)

	Less than 45 years	45–49	50–54	55–59	60–64	65–69	70 years and over	Total	Average age at retirement(a)
	'000	'000	'000	'000	'000	'000	'000	'000	%
FEMALES									
<b>Age group (years)</b>									
45–49	41.3	*8.1	—	—	—	—	—	49.4	2.7
50–54	52.1	27.0	10.9	—	—	—	—	90.0	5.0
55–59	76.5	35.9	44.3	31.4	—	—	—	188.2	10.5
60–64	86.7	28.4	52.4	63.1	43.1	—	—	273.6	15.2
65–69	97.0	27.8	35.1	75.2	63.8	22.0	—	320.9	17.8
70 years and over	281.7	70.5	109.9	153.1	156.6	66.1	37.9	875.8	48.7
<b>State or Territory of usual residence(b)</b>									
New South Wales	235.4	66.7	81.6	105.1	82.3	24.3	17.7	613.0	34.1
Victoria	157.8	58.9	66.8	85.5	61.3	26.6	*9.0	465.9	25.9
Queensland	110.3	30.1	43.8	58.2	63.0	16.5	*4.9	326.8	18.2
South Australia	56.2	17.1	21.0	33.0	19.4	6.4	**0.9	153.9	8.6
Western Australia	53.4	15.0	28.5	25.5	27.9	10.4	*3.2	163.8	9.1
Tasmania	15.5	7.1	7.0	9.9	*5.3	*1.9	*1.7	48.4	2.7
Northern Territory	2.1	**0.3	*0.7	*0.8	*1.1	**0.3	—	5.4	0.3
Australian Capital Territory	*4.4	*2.7	3.2	4.9	3.2	*1.8	*0.5	20.6	1.1
<b>Country of birth</b>									
Born in Australia	453.0	120.9	159.6	225.6	181.4	61.4	30.3	1 232.2	68.5
Born overseas	182.1	77.0	93.1	97.2	82.1	26.6	*7.5	565.6	31.5
<b>Relationship in household</b>									
Husband, wife or partner with dependent child(ren)	19.0	*4.5	**0.8	**0.8	—	—	—	25.1	1.4
Husband, wife or partner without dependent child(ren)	346.3	113.8	151.8	193.8	129.5	32.6	*10.9	978.8	54.4
Lone parent	52.1	16.9	10.8	*9.2	*14.9	**3.1	—	106.9	5.9
Other family member	21.5	*7.6	*9.6	*11.6	*11.4	*5.7	*4.0	71.3	4.0
Non-family member of person living alone	196.2	55.2	79.5	107.4	107.7	46.7	23.0	615.7	34.2
<b>Main reason for retirement(c)</b>									
Financial reasons									
Reaching the eligibility age for an age/service pension	—	—	**0.7	*5.8	19.7	*14.9	*5.3	46.3	2.6
Other financial reasons	*5.7	*9.2	15.7	30.4	16.7	*4.9	**3.1	85.6	4.8
Job related reasons									
Being retrenched or made redundant	*5.3	11.7	17.1	11.2	*9.0	**2.7	**0.2	57.3	3.2
Other job related reasons	**0.2	*7.4	12.7	20.5	25.1	13.8	*4.8	84.5	4.7
Personal reasons									
Personal health or physical abilities	34.3	37.0	42.5	51.6	39.9	*10.0	*11.8	227.0	12.6
Caring responsibilities	31.4	21.4	25.9	25.9	23.2	*4.9	**0.6	133.3	7.4
Retirement of spouse or partner/spend more time with family	*6.9	*7.9	16.5	35.0	31.7	*10.7	**3.8	112.5	6.3
To have more personal/leisure time	*5.2	**2.3	12.1	22.7	25.0	*6.8	**1.5	75.5	4.2
Other reasons	*4.4	*8.7	*10.4	20.9	16.2	*8.9	**2.1	71.7	4.0
Last job 20 or more years ago	541.7	90.5	99.2	98.3	57.1	*10.2	**4.7	901.7	50.2
<b>Tenure type</b>									
Owner without a mortgage	441.6	124.6	181.5	247.0	206.9	67.2	22.3	1 291.1	71.8
Owner with a mortgage	76.1	28.4	33.8	31.4	19.1	*8.8	**2.6	200.3	11.1
Renter	107.4	41.1	30.7	39.3	30.7	*7.2	*10.1	266.5	14.8
Other tenure type	*10.0	*3.8	*6.6	*5.1	*6.8	*4.9	*2.8	40.0	2.2
<b>Total</b>	<b>635.1</b>	<b>197.8</b>	<b>252.6</b>	<b>322.8</b>	<b>263.5</b>	<b>88.1</b>	<b>37.9</b>	<b>1 797.8</b>	<b>100.0</b>

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(c) Excluding persons who were unable to provide a reason for retirement

AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)

	Less than 45 years	45–49	50–54	55–59	60–64	65–69	70 years and over	Total	Average age at retirement(a)
	'000	'000	'000	'000	'000	'000	'000	'000	%
PERSONS									
<b>Age group (years)</b>									
45–49	70.1	12.4	—	—	—	—	—	82.4	2.6
50–54	75.4	40.7	17.3	—	—	—	—	133.4	4.2
55–59	99.5	59.0	80.0	50.7	—	—	—	289.2	9.2
60–64	102.0	45.3	99.0	132.4	74.5	—	—	453.3	14.4
65–69	108.6	41.7	69.3	146.5	152.8	66.8	—	585.6	18.6
70 years and over	297.2	81.9	164.9	309.9	397.8	248.2	102.6	1 602.6	50.9
<b>State or Territory of usual residence(b)</b>									
New South Wales	288.3	97.7	148.3	206.9	202.6	101.2	37.3	1 082.4	34.4
Victoria	183.7	79.3	114.7	165.8	145.2	82.9	27.9	799.5	25.4
Queensland	124.6	46.7	74.6	120.8	130.3	63.4	18.4	578.9	18.4
South Australia	65.5	22.2	33.9	62.6	57.2	22.4	*5.4	269.2	8.6
Western Australia	63.4	20.0	40.3	51.6	64.2	32.0	*9.2	280.7	8.9
Tasmania	19.4	10.7	*12.3	22.0	15.7	7.7	*2.9	90.8	2.9
Northern Territory	3.2	*0.8	*1.2	*1.6	2.7	**0.9	**0.1	10.5	0.3
Australian Capital Territory	*4.8	*3.5	5.0	8.2	7.2	4.5	**1.3	34.6	1.1
<b>Country of birth</b>									
Born in Australia	532.8	176.6	269.5	431.7	409.7	197.1	76.9	2 094.4	66.6
Born overseas	220.0	104.3	161.0	207.8	215.4	117.9	25.7	1 052.0	33.4
<b>Relationship in household</b>									
Husband, wife or partner with dependent child(ren)	27.8	*6.8	**3.5	**2.7	**1.4	—	**0.7	42.8	1.4
Husband, wife or partner without dependent child(ren)	396.5	158.3	275.6	428.0	395.5	198.8	50.8	1 903.5	60.5
Lone parent	54.7	18.3	16.8	*15.5	24.3	*8.4	**1.1	139.3	4.4
Other family member	37.7	*13.3	14.9	20.1	20.9	*9.3	*5.6	121.8	3.9
Non-family member or person living alone	236.1	84.2	119.7	173.2	182.9	98.5	44.5	939.1	29.8
<b>Main reason for retirement(c)</b>									
Financial reasons									
Reaching the eligibility age for an age/service pension	—	—	**0.7	10.1	48.6	66.6	*9.1	135.1	4.3
Other financial reasons	*6.1	*12.1	22.8	58.4	62.9	28.5	*11.2	201.8	6.4
Job related reasons									
Being retrenched or made redundant	*7.3	20.0	32.2	41.2	39.4	16.2	**2.6	158.9	5.1
Other job related reasons	**1.7	*8.1	19.7	40.0	57.9	47.0	15.3	189.6	6.0
Personal reasons									
Personal health or physical abilities	77.1	83.5	116.2	152.8	127.3	42.3	29.1	628.2	20.0
Caring responsibilities	36.4	24.0	30.8	39.3	31.5	14.5	*4.0	180.6	5.7
Retirement of spouse or partner/spend more time with family	*6.9	*7.9	18.7	41.0	41.7	21.9	*7.1	145.3	4.6
To have more personal/leisure time	*5.6	**2.3	16.4	42.8	48.9	28.1	*6.2	150.4	4.8
Other reasons	*6.7	12.6	24.5	41.8	37.8	19.9	*9.7	153.0	4.9
Last job 20 or more years ago	604.1	108.8	148.5	171.0	129.0	30.1	*8.3	1 199.8	38.1
<b>Tenure type</b>									
Owner without a mortgage	492.0	171.5	303.1	491.8	489.0	245.5	73.5	2 266.4	72.0
Owner with a mortgage	91.5	41.0	57.4	59.4	47.5	25.2	*10.0	332.0	10.6
Renter	156.2	62.1	59.0	77.3	72.2	34.2	*15.1	476.1	15.1
Other tenure type	*13.1	*6.3	*11.1	*11.0	*16.3	*10.1	*4.0	71.9	2.3
<b>Total</b>	<b>752.9</b>	<b>280.9</b>	<b>430.5</b>	<b>639.5</b>	<b>625.1</b>	<b>315.0</b>	<b>102.6</b>	<b>3 146.5</b>	<b>100.0</b>

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(c) Excluding persons who were unable to provide a reason for retirement



PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,  
Principal source of personal income—by time since retirement and sex

Principal source of personal income	Males		Females		Persons	
	'000	%	'000	%	'000	%
RETIRE 0-4 YEARS AGO						
Own unincorporated business income	*4.1	*1.8	*4.3	*2.0	*8.4	*1.9
Government pensions and allowances	100.4	44.8	99.0	44.8	199.4	44.8
Superannuation/annuity/allocated pension	51.7	23.0	34.4	15.6	86.2	19.3
Other income(a)	41.0	18.3	38.3	17.3	79.3	17.8
Nil or negative income	15.0	6.7	38.8	17.5	53.8	12.1
Not determined	12.2	5.4	*6.4	*2.9	18.5	4.2
<b>Total</b>	<b>224.3</b>	<b>100.0</b>	<b>221.3</b>	<b>100.0</b>	<b>445.7</b>	<b>100.0</b>
RETIRE 5-9 YEARS AGO						
Own unincorporated business income	**0.7	**0.2	**1.4	**0.6	**2.2	**0.4
Government pensions and allowances	193.8	64.1	140.9	60.1	334.7	62.4
Superannuation/annuity/allocated pension	52.6	17.4	27.9	11.9	80.5	15.0
Other income(a)	38.9	12.9	26.5	11.3	65.4	12.2
Nil or negative income	*10.1	*3.3	29.6	12.6	39.8	7.4
Not determined	*6.2	*2.1	*8.0	*3.4	14.2	2.7
<b>Total</b>	<b>302.3</b>	<b>100.0</b>	<b>234.4</b>	<b>100.0</b>	<b>536.7</b>	<b>100.0</b>
RETIRE 10-14 YEARS AGO						
Own unincorporated business income	**0.9	**0.3	**1.5	**0.6	**2.3	**0.4
Government pensions and allowances	194.7	69.4	156.4	62.4	351.1	66.1
Superannuation/annuity/allocated pension	35.7	12.7	24.9	9.9	60.6	11.4
Other income(a)	30.4	10.8	32.3	12.9	62.7	11.8
Nil or negative income	*12.9	*4.6	27.9	11.1	40.9	7.7
Not determined	*6.1	*2.2	*7.6	*3.0	13.8	2.6
<b>Total</b>	<b>280.7</b>	<b>100.0</b>	<b>250.7</b>	<b>100.0</b>	<b>531.4</b>	<b>100.0</b>
RETIRE 15-19 YEARS AGO						
Own unincorporated business income	—	—	**0.8	**0.4	**0.8	**0.2
Government pensions and allowances	183.1	75.0	137.6	70.2	320.6	72.9
Superannuation/annuity/allocated pension	24.3	9.9	10.7	5.5	35.0	7.9
Other income(a)	19.0	7.8	21.0	10.7	40.1	9.1
Nil or negative income	*8.1	*3.3	19.0	9.7	27.0	6.1
Not determined	*9.7	*4.0	*6.9	*3.5	16.6	3.8
<b>Total</b>	<b>244.2</b>	<b>100.0</b>	<b>195.9</b>	<b>100.0</b>	<b>440.1</b>	<b>100.0</b>
RETIRE 20 OR MORE YEARS AGO						
Own unincorporated business income	**1.1	**0.4	*4.2	*0.5	*5.2	*0.4
Government pensions and allowances	207.4	69.8	668.9	74.7	876.3	73.5
Superannuation/annuity/allocated pension	37.9	12.7	31.1	3.5	69.0	5.8
Other income(a)	27.1	9.1	100.1	11.2	127.2	10.7
Nil or negative income	*9.8	*3.3	61.6	6.9	71.4	6.0
Not determined	*13.8	*4.7	29.6	3.3	43.4	3.6
<b>Total</b>	<b>297.1</b>	<b>100.0</b>	<b>895.5</b>	<b>100.0</b>	<b>1 192.6</b>	<b>100.0</b>
TOTAL						
Own unincorporated business income	*6.8	*0.5	12.2	0.7	19.0	0.6
Government pensions and allowances	879.3	65.2	1 202.9	66.9	2 082.2	66.2
Superannuation/annuity/allocated pension	202.2	15.0	129.0	7.2	331.2	10.5
Other income(a)	156.4	11.6	218.3	12.1	374.7	11.9
Nil or negative income	55.9	4.1	176.9	9.8	232.8	7.4
Not determined	48.1	3.6	58.5	3.3	106.6	3.4
<b>Total</b>	<b>1 348.6</b>	<b>100.0</b>	<b>1 797.8</b>	<b>100.0</b>	<b>3 146.5</b>	<b>100.0</b>

\* estimate has a relative standard error of 25% to 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) Including income from dividends, rental property, workers' compensation, child support and maintenance, and any other regular source

## AGE INTENDS TO RETIRE (YEARS)

45–54 55–59 60–64 65–69 70 years  
and over

Total(a)

Average  
age  
intends to  
retire(b)

'000 '000 '000 '000 '000 '000 % years

## MALES

## Age group (years)

45–49	*5.1	47.8	133.2	294.5	87.6	576.2	31.8	63
50–54	**1.1	39.2	103.3	214.8	117.1	485.3	26.8	64
55–59	—	*11.1	70.3	186.4	112.7	388.0	21.4	65
60–64	—	—	17.9	98.9	107.5	231.5	12.8	66
65–69	—	—	—	14.7	70.8	90.1	5.0	70
70 years and over	—	—	—	—	39.0	39.0	2.2	76

## State or Territory of usual residence(c)

New South Wales	**2.8	37.8	101.0	251.7	163.7	570.3	31.5	64
Victoria	**0.8	19.0	75.1	213.5	134.0	452.8	25.0	65
Queensland	**0.6	20.4	67.5	147.8	110.5	352.9	19.5	64
South Australia	**1.2	*4.7	28.8	70.3	44.1	151.0	8.3	65
Western Australia	**0.5	8.2	35.4	92.9	55.0	196.8	10.9	65
Tasmania	**0.2	4.7	6.6	16.6	*15.3	43.4	2.4	64
Northern Territory	—	*1.2	*1.9	5.6	*3.6	12.4	0.7	64
Australian Capital Territory	—	*2.1	8.4	11.1	8.7	30.5	1.7	64

## Country of birth

Born in Australia	*3.5	74.4	238.4	532.7	352.4	1 228.4	67.9	64
Born overseas	**2.7	23.7	86.3	276.6	182.4	581.8	32.1	65

## Main factor for decision about retirement

## Financial reasons

Reaching the eligibility age for an age/service pension	—	*4.8	14.7	101.1	20.7	142.4	7.9	65
Ability to access other government pensions or benefits	—	—	*3.9	16.3	*10.6	31.4	1.7	67
Ability to access superannuation funds	—	17.4	38.1	42.0	14.0	112.4	6.2	63
Financial security	*2.4	38.5	167.9	362.1	191.0	773.5	42.7	64
Spouse/partner's income will enable to retire	—	—	**1.4	*3.0	**2.0	*7.2	*0.4	67

## Job related reasons

Being retrenched or made redundant	—	**1.2	**3.5	*5.1	**1.8	*11.6	*0.6	63
Job too stressful or pressured	—	*4.0	*3.5	12.0	*6.0	26.0	1.4	64
Declining interest in work	**0.8	*7.1	*9.9	28.3	24.8	71.3	3.9	64

## Personal reasons

Retirement of spouse/partner	—	**0.9	*4.0	*6.6	*3.7	15.3	0.8	65
Personal health or physical abilities	**2.6	*9.0	31.9	125.8	164.0	341.8	18.9	66
Need to care for spouse/partner or family member	—	**2.4	*1.7	11.4	*7.2	22.7	1.3	65
To spend more time with spouse/partner/family	—	*3.8	*12.7	33.0	23.9	76.1	4.2	65
To have more personal/leisure time	—	*8.5	24.3	34.1	34.5	103.2	5.7	64

## Other reasons

Don't know	**0.4	**0.7	**1.5	*8.0	*9.3	20.6	1.1	66
	—	—	*5.6	20.4	21.3	54.6	3.0	66

## Main expected source of income at retirement

Government pension or allowance	**2.1	*3.7	35.5	216.2	142.6	408.1	22.5	66
Superannuation/annuity/allocated pension	**1.0	56.4	200.3	408.7	204.8	881.4	48.7	64
Dividends or interest	**2.1	*6.4	*9.5	15.4	17.1	51.8	2.9	62
Rental property income	**0.9	*11.3	14.1	28.0	21.3	78.4	4.3	63
Own unincorporated business income	—	*3.3	*8.0	15.7	23.2	52.7	2.9	66
Other(d)	—	*5.1	19.4	63.4	56.7	152.2	8.4	65
No income(e)	—	11.9	37.9	61.8	69.2	185.6	10.3	64

<b>Total</b>	<b>*6.2</b>	<b>98.1</b>	<b>324.7</b>	<b>809.2</b>	<b>534.8</b>	<b>1 810.1</b>	<b>100.0</b>	<b>64</b>
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\* estimate has a relative standard error of 25% to 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) Including persons who did not know the age they intend to retire

(b) Excluding persons who provided age range only

(c) Estimates exclude very remote areas of Australia. While this has a small impact on most State/Territory estimates, 24% of the NT population live in very remote areas

(d) Including income from workers' compensation and income where source was not stated

(e) Includes living off savings, assets or spouse/partner's income

## AGE INTENDS TO RETIRE (YEARS)

45–54 55–59 60–64 65–69 70 years  
and over

Total(a)

Average  
age  
intends to  
retire(b)

'000 '000 '000 '000 '000 '000 % years

## FEMALES

## Age group (years)

45–49	32.7	128.8	206.9	113.6	32.4	526.6	34.5	60
50–54	*3.9	47.7	158.0	187.0	41.7	447.0	29.3	62
55–59	—	19.7	84.0	143.3	71.2	326.9	21.4	63
60–64	—	—	29.0	67.8	65.9	167.2	10.9	66
65–69	—	—	—	*6.4	32.3	41.7	2.7	69
70 years and over	—	—	—	—	17.9	17.9	1.2	77

## State or Territory of usual residence(c)

New South Wales	*12.4	64.2	153.4	161.2	81.2	484.9	31.7	62
Victoria	*9.2	43.3	113.2	135.3	65.8	376.7	24.7	63
Queensland	*9.1	40.7	87.9	96.5	63.0	306.4	20.1	62
South Australia	*2.3	14.7	44.6	42.2	17.7	122.2	8.0	63
Western Australia	*3.1	19.2	54.2	51.9	21.8	154.5	10.1	62
Tasmania	—	8.3	12.7	14.1	5.7	40.9	2.7	62
Northern Territory	*0.2	*1.0	2.8	4.9	**1.7	10.8	0.7	63
Australian Capital Territory	**0.4	4.8	9.1	11.8	4.3	30.9	2.0	62

## Country of birth

Born in Australia	29.0	145.5	346.0	368.8	181.7	1 099.0	72.0	62
Born overseas	*7.7	50.6	131.8	149.2	79.6	428.3	28.0	63

## Main factor for decision about retirement

Financial reasons								
Reaching the eligibility age for an age/service pension	—	*6.4	41.5	66.0	*9.4	123.8	8.1	64
Ability to access other government pensions or benefits	—	**1.8	*9.3	15.6	*5.1	31.7	2.1	64
Ability to access superannuation funds	**0.6	*13.4	21.6	19.8	*1.9	58.0	3.8	61
Financial security	16.6	67.5	189.1	174.2	82.8	543.7	35.6	62
Spouse/partner's income will enable to retire	*5.2	12.0	15.4	*5.6	*3.9	42.0	2.8	59
Job related reasons								
Being retrenched or made redundant	—	—	*4.3	*3.6	**2.2	*10.8	*0.7	67
Job too stressful or pressured	**0.7	*6.2	*7.7	10.5	*3.5	28.7	1.9	62
Declining interest in work	**1.1	*8.6	14.4	18.7	*9.7	54.6	3.6	62
Personal reasons								
Retirement of spouse/partner	*3.4	20.0	28.5	23.7	*14.7	90.8	5.9	61
Personal health or physical abilities	*3.3	24.7	63.5	100.0	89.6	291.3	19.1	64
Need to care for spouse/partner or family member	**1.7	*5.2	13.9	*9.6	*7.2	39.0	2.6	61
To spend more time with spouse/partner/family	**1.2	13.6	19.9	22.9	*4.0	63.0	4.1	62
To have more personal/leisure time	**2.0	*8.6	26.8	20.6	11.0	70.1	4.6	62
Other reasons								
Don't know	—	**2.5	*3.6	*7.6	*4.1	18.6	1.2	64
	**1.0	*5.8	18.2	19.9	*12.1	61.2	4.0	62

## Main expected source of income at retirement

Government pension or allowance	**3.7	23.4	112.8	174.5	82.1	404.4	26.5	64
Superannuation/annuity/allocated pension	*7.0	66.4	201.4	189.9	80.8	555.6	36.4	62
Dividends or interest	**0.9	*6.5	*7.1	*8.8	*7.7	31.0	2.0	63
Rental property income	**1.8	*4.6	18.4	16.5	*8.4	51.5	3.4	62
Own unincorporated business income	**1.7	*4.9	*4.1	*8.8	*5.1	24.7	1.6	62
Other(d)	**3.0	16.3	44.0	53.2	30.1	157.8	10.3	62
No income(e)	18.5	74.0	89.9	66.3	47.1	302.3	19.8	60
<b>Total</b>	<b>36.6</b>	<b>196.2</b>	<b>477.8</b>	<b>518.1</b>	<b>261.3</b>	<b>1 527.3</b>	<b>100.0</b>	<b>62</b>

\* estimate has a relative standard error of 25% to 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) Including persons who did not know the age they intend to retire

(b) Excluding persons who provided age range only

(c) Estimates exclude very remote areas of Australia. While this has a small impact on most State/Territory estimates, 24% of the NT population live in very remote areas

(d) Including income from workers' compensation and income where source was not stated

(e) Includes living off savings, assets or spouse/partner's income

	AGE INTENDS TO RETIRE (YEARS)						Average age intends to retire(b)	
	45–54	55–59	60–64	65–69	70 years and over	Total(a)		
	'000	'000	'000	'000	'000	'000	%	years
PERSONS								
<b>Age group (years)</b>								
45–49	37.8	176.6	340.1	408.1	120.0	1 102.8	33.0	62
50–54	*5.0	86.9	261.2	401.9	158.8	932.3	27.9	63
55–59	—	30.8	154.3	329.6	183.9	714.9	21.4	64
60–64	—	—	46.9	166.6	173.4	398.7	11.9	66
65–69	—	—	—	21.1	103.1	131.8	3.9	70
70 years and over	—	—	—	—	56.9	56.9	1.7	76
<b>State or Territory of usual residence(c)</b>								
New South Wales	15.2	102.0	254.3	412.9	244.9	1 055.2	31.6	64
Victoria	*10.0	62.3	188.3	348.8	199.8	829.5	24.9	64
Queensland	*9.7	61.1	155.4	244.3	173.5	659.3	19.8	63
South Australia	**3.5	19.4	73.4	112.4	61.8	273.2	8.2	64
Western Australia	*3.5	27.4	89.6	144.8	76.8	351.4	10.5	63
Tasmania	**0.2	13.0	19.3	30.7	21.0	84.3	2.5	63
Northern Territory	*0.2	2.2	4.7	10.5	*5.3	23.2	0.7	63
Australian Capital Territory	**0.4	6.9	17.5	22.9	13.0	61.4	1.8	63
<b>Country of birth</b>								
Born in Australia	32.5	219.9	584.4	901.5	534.1	2 327.4	69.7	63
Born overseas	*10.4	74.4	218.1	425.8	262.0	1 010.0	30.3	64
<b>Main factor for decision about retirement</b>								
Financial reasons								
Reaching the eligibility age for an age/service pension	—	*11.2	56.3	167.1	30.1	266.2	8.0	64
Ability to access other government pensions or benefits	—	**1.8	13.1	31.8	15.7	63.2	1.9	66
Ability to access superannuation funds	**0.6	30.7	59.8	61.7	15.9	170.4	5.1	62
Financial security	19.0	105.9	357.1	536.3	273.8	1 317.2	39.5	63
Spouse/partner's income will enable to retire	*5.2	12.0	16.8	*8.6	*5.9	49.2	1.5	60
Job related reasons								
Being retrenched or made redundant	—	**1.2	*7.8	*8.7	*3.9	22.4	0.7	65
Job too stressful or pressured	**0.7	10.2	*11.3	22.5	*9.6	54.7	1.6	63
Declining interest in work	**1.9	15.6	24.2	47.0	34.6	125.9	3.8	63
Personal reasons								
Retirement of spouse/partner	*3.4	21.0	32.5	30.4	18.4	106.1	3.2	61
Personal health or physical abilities	*5.9	33.7	95.5	225.8	253.6	633.1	19.0	65
Need to care for spouse/partner or family member	**1.7	*7.6	15.6	21.0	14.4	61.6	1.8	62
To spend more time with spouse/partner/family	**1.2	17.3	32.6	55.8	27.9	139.1	4.2	63
To have more personal/leisure time	**2.0	17.1	51.0	54.8	45.5	173.3	5.2	63
Other reasons	**0.4	**3.2	*5.1	15.6	13.5	39.2	1.2	64
Don't know	**1.0	*5.8	23.8	40.3	33.4	115.7	3.5	64
<b>Main expected source of income at retirement</b>								
Government pension or allowance	*5.8	27.1	148.3	390.7	224.7	812.5	24.3	65
Superannuation/annuity/allocated pension	*8.0	122.8	401.7	598.6	285.6	1 436.9	43.1	63
Dividends or interest	*3.0	*12.9	16.6	24.2	24.8	82.8	2.5	62
Rental property income	**2.7	*15.9	32.6	44.5	29.6	129.9	3.9	62
Own unincorporated business income	**1.7	*8.3	12.2	24.6	28.3	77.3	2.3	65
Other(d)	**3.0	21.4	63.4	116.6	86.8	310.0	9.3	64
No income(e)	18.5	85.9	127.9	128.1	116.3	487.9	14.6	62
<b>Total</b>	<b>42.8</b>	<b>294.3</b>	<b>802.5</b>	<b>1 327.3</b>	<b>796.1</b>	<b>3 337.4</b>	<b>100.0</b>	<b>64</b>

\* estimate has a relative standard error of 25% to 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) Including persons who did not know the age they intend to retire

(b) Excluding persons who provided age range only

(c) Estimates exclude very remote areas of Australia. While this has a small impact on most State/Territory estimates, 24% of the NT population live in very remote areas

(d) Including income from workers' compensation and income where source was not stated

(e) Includes living off savings, assets or spouse/partner's income

	<i>Males</i>		<i>Females</i>		<i>Persons</i>		<i>Average age intends to implement plans to retire (a)</i>
	'000	%	'000	%	'000	%	years
<b>Plans for retirement</b>							
Intends to continue with full-time work until retirement	517.0	27.8	231.0	24.9	748.0	26.8	63
Work full-time and change employer							
Change to a different line of work	18.7	32.6	*6.1	43.1	24.8	34.7	53
Reduce duties/responsibility/intensity (less demanding)	*8.3	*14.5	*4.4	*31.3	12.7	17.8	55
Change from working for someone else to working for self	*9.3	*16.1	**1.8	**12.4	*11.0	15.4	50
Other plans(b)	*6.8	*11.9	**2.8	*20.1	9.7	13.5	54
No further plans to phase in retirement	21.4	37.3	*4.3	*30.5	25.7	36.0	53
<b>Total(c)</b>	<b>57.4</b>	<b>100.0</b>	<b>14.1</b>	<b>100.0</b>	<b>71.6</b>	<b>100.0</b>	<b>53</b>
Work full-time and remain with current employer							
Reduce duties/responsibility/intensity (less demanding)	85.8	18.7	52.5	24.2	138.3	20.4	58
Spend more time working from home	*13.7	*3.0	*8.3	*3.8	22.0	3.2	58
Undertake (more) contract work	*7.5	*1.6	**1.8	**0.8	*9.3	*1.4	59
No further plans to phase in retirement	355.7	77.4	157.1	72.5	512.8	75.8	63
<b>Total(c)</b>	<b>459.5</b>	<b>100.0</b>	<b>216.9</b>	<b>100.0</b>	<b>676.4</b>	<b>100.0</b>	<b>58</b>
Intends to undertake part-time work before retirement	733.9	39.5	414.5	44.7	1 148.4	41.2	65
Work part-time and change employer							
Change to a different line of work	92.2	49.7	41.6	48.5	133.8	49.3	59
Spend more time working from home	17.3	9.4	*2.2	*2.5	19.5	7.2	57
Work on a contract basis	29.1	15.7	8.2	*9.5	37.3	13.8	61
Change from working for self to working for someone else	17.6	9.5	*4.5	*5.2	22.0	8.1	58
Change from working for someone else to working for self	37.3	20.1	*8.8	*10.2	46.1	17.0	60
No further plans to phase in retirement	34.5	18.6	26.7	31.1	61.2	22.6	59
<b>Total(c)</b>	<b>185.5</b>	<b>100.0</b>	<b>85.8</b>	<b>100.0</b>	<b>271.3</b>	<b>100.0</b>	<b>59</b>
Work part-time and remain with current employer	468.6	63.9	261.3	63.0	729.9	63.6	60
Work part-time but further plans not determined(d)	79.8	10.9	67.5	16.3	147.3	12.8	na
Work part-time but never retire	119.0	6.4	55.9	6.0	174.9	6.3	. .
Does not know if will work part-time but does intend to retire	314.8	16.9	162.9	17.6	477.6	17.1	63
Does not know if will work part-time but never intends to retire	23.6	1.3	*9.9	*1.1	33.5	1.2	. .
Never intends to retire from full-time work	151.3	8.1	52.8	5.7	204.1	7.3	. .
<b>Total</b>	<b>1 859.5</b>	<b>100.0</b>	<b>927.1</b>	<b>100.0</b>	<b>2 786.5</b>	<b>100.0</b>	<b>64</b>

\* estimate has a relative standard error of 25% to 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

na not available

(a) Excluding persons who provided age range only

(b) Includes persons who intend to spend more time working from home, work on a contract basis or change from working for themselves to working for someone else

(c) Components may add to more than the total, as persons may have had more than one response

(d) Persons who intend to work part-time before retiring but whose retirement plans were otherwise not able to be determined. See paragraph 40 of the Explanatory Notes for more detail

	Males		Females		Persons	
	'000	%	'000	%	'000	%
<b>Main reason for returning to work</b>						
Financial need	29.8	35.6	95.7	42.3	125.6	40.5
Bored/needed something to do	26.6	31.8	32.8	14.5	59.4	19.1
Interesting opportunity came up	*8.1	*9.6	25.7	11.3	33.7	10.9
Social/missed contact with people	**0.9	**1.1	14.1	6.2	15.0	4.8
Employer/business asked back	*5.0	*6.0	17.5	7.7	22.5	7.3
Own health improved	*5.5	*6.6	*6.6	*2.9	12.1	3.9
Separation/divorce from spouse/partner	**0.7	**0.9	9.4	4.1	10.1	3.3
Other reason	*7.0	*8.4	24.9	11.0	32.0	10.3
<b>Working arrangements upon returning to work(a)</b>						
Returned to work with different working arrangements to last job						
More flexibility/control in the hours worked	16.1	19.2	59.4	26.2	75.5	24.3
More flexibility/control in the days worked	16.1	19.2	48.2	21.3	64.3	20.7
Duties less demanding (less responsibilities)	29.8	35.6	42.1	18.6	71.8	23.1
On a contract	*8.3	*10.0	*10.3	*4.5	18.6	6.0
More opportunity to work from home	*4.9	*5.9	*4.9	*2.2	*9.8	*3.2
Other changes to working arrangements	**1.2	**1.4	*5.5	*2.4	*6.7	*2.1
Returned to work with same working arrangements as last job	16.0	19.2	51.7	22.8	67.7	21.8
<b>Total</b>	<b>83.7</b>	<b>100.0</b>	<b>226.6</b>	<b>100.0</b>	<b>310.2</b>	<b>100.0</b>

\* estimate has a relative standard error of 25% to 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) Components may add to more than the total, as persons may have had more than one different working arrangement on returning to work

	HAS ACCOUNTS IN THE ACCUMULATION PHASE.....		DRAWING ON SUPERANNUATION – LUMP SUM ONLY(b)		DRAWING ON SUPERANNUATION – LUMP SUM AND/OR PENSION(c)		NO SUPERANNUATION COVERAGE.....		TOTAL(d)	
	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007
	%	%	%	%	%	%	%	%	'000	'000
MALES										
<b>Age group (years)</b>										
15–24	52.2	58.3	1.1	**0.2	*0.2	—	47.6	41.7	1 337.6	1 430.2
25–34	86.1	91.2	2.7	1.6	*0.5	**0.2	13.4	8.6	1 438.7	1 420.6
35–44	85.2	89.6	2.5	2.3	0.8	*0.4	14.2	9.9	1 454.8	1 492.7
45–54	82.9	87.2	2.1	2.0	1.8	1.0	16.6	12.2	1 288.8	1 408.9
55–64	58.2	72.4	4.8	8.9	10.7	10.8	32.6	18.0	868.3	1 149.1
65–69	13.2	26.6	*2.8	8.0	25.1	28.3	62.0	42.9	323.8	396.2
70 years and over(a)	na	5.0	na	*1.2	na	26.3	na	68.8	na	805.6
<b>Sector of employment in main job(e) (f)</b>										
Public sector	98.0	97.3	1.7	2.0	2.2	3.4	1.9	*1.8	712.3	718.9
Private sector	85.8	88.9	2.2	2.0	1.2	1.5	13.8	10.1	4 201.7	4 937.3
Not determined	97.8	83.0	**6.2	**3.5	—	**2.1	**2.2	*15.6	27.9	49.4
<b>Gross weekly personal income(g)</b>										
\$1–\$299	36.2	31.7	3.2	5.2	1.7	3.8	60.5	61.7	1 508.8	1 684.5
\$300–\$599	69.5	61.7	1.8	2.8	8.5	14.5	22.9	23.9	938.6	1 120.8
\$600–\$999	91.8	89.4	2.7	2.1	2.5	5.4	6.2	6.1	1 649.0	1 768.5
\$1,000–\$1,499	95.1	95.5	1.9	1.9	2.4	3.9	3.9	2.1	1 085.7	1 206.9
\$1,500–\$1,999	95.8	96.1	*2.3	*1.7	*1.9	4.6	4.0	*2.3	343.7	524.1
\$2,000 or more	93.3	95.9	*3.3	*2.3	*3.1	4.4	5.4	*1.7	313.2	504.4
Nil or negative income	28.8	37.9	*2.1	2.4	**0.1	*1.4	70.5	59.6	471.8	657.7
Income not stated/not known	72.3	75.2	*1.7	2.2	7.5	7.3	24.7	18.5	401.3	636.4
<b>Principal source of personal income(h)</b>										
Wages and salaries	na	94.1	na	1.8	na	1.0	na	5.7	na	4 472.0
Own unincorporated business income	na	74.1	na	2.4	na	*1.3	na	24.1	na	591.1
Government pensions and allowances	na	19.5	na	5.6	na	7.5	na	70.0	na	1 362.8
Superannuation/annuity/ allocated pension(i)	na	19.0	na	*2.6	na	91.1	na	*4.1	na	254.9
Other income	na	45.7	na	6.7	na	8.6	na	42.9	na	394.5
Nil or negative income	na	37.9	na	2.4	na	*1.4	na	59.6	na	657.7
Not determined	na	77.0	na	*2.2	na	11.5	na	13.2	na	370.3
<b>Total</b>	<b>71.4</b>	<b>70.0</b>	<b>2.5</b>	<b>2.8</b>	<b>3.3</b>	<b>5.8</b>	<b>25.8</b>	<b>24.3</b>	<b>6 712.0</b>	<b>8 103.3</b>

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— nil or rounded to zero (including null cells)

na not available

(a) Information collected for persons aged 15–69 years only in SEAS 2000

(b) In SEAS 2000, information was collected for lump sum payments received for periods less than and more than 12 months previously. In SEAS 2007, information was collected for less than and more than 4 years previously

(c) Currently receiving a superannuation pension or annuity (with or without a lump sum payment)

(d) Components will add up to more than 100 percent, as 331,700 persons in 2000 and 417,300 persons in 2007 had superannuation accounts in the accumulation phase and were also drawing from superannuation

(e) Excluding persons who were unemployed or not in the labour force

(f) SEAS 2000 data presented in this publication correct errors in previously published estimates. See paragraph 12 of the Explanatory Notes for more detail

(g) In 2007 dollars adjusted using changes in the Consumer Price Index

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	HAS ACCOUNTS IN THE ACCUMULATION PHASE.....		DRAWING ON SUPERANNUATION – LUMP SUM ONLY(b)		DRAWING ON SUPERANNUATION – LUMP SUM AND/OR PENSION(c)		NO SUPERANNUATION COVERAGE.....		TOTAL(d)	
	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007
	%	%	%	%	%	%	%	%	'000	'000
FEMALES										
<b>Age group (years)</b>										
15–24	49.3	56.2	0.9	*0.3	**0.1	**0.1	50.6	43.5	1 289.7	1 372.9
25–34	74.0	83.8	1.9	2.0	*0.6	—	25.7	15.8	1 441.9	1 412.7
35–44	72.2	83.5	2.2	2.4	*0.5	*0.2	27.4	16.0	1 469.2	1 513.8
45–54	70.2	83.3	1.1	1.9	1.5	*0.4	29.0	16.4	1 281.4	1 436.0
55–64	35.9	58.6	3.5	8.8	7.6	6.5	55.9	32.3	854.8	1 155.6
65–69	6.6	14.3	*1.4	4.5	11.8	20.8	81.6	64.2	339.8	402.4
70 years and over(a)	na	2.0	na	*0.8	na	10.5	na	87.3	na	983.7
<b>Sector of employment in main job(e) (f)</b>										
Public sector	97.2	98.8	1.4	1.6	*1.0	*0.6	2.6	*1.2	824.0	1 021.1
Private sector	82.2	87.7	1.9	2.0	0.9	0.7	17.6	11.7	3 002.7	3 593.4
Not determined	89.7	90.7	**3.9	—	—	—	*10.3	*9.3	30.3	43.9
<b>Gross weekly personal income(g)</b>										
\$1–\$299	34.2	34.7	1.7	3.3	1.5	2.2	63.7	61.5	2 313.5	2 573.0
\$300–\$599	67.8	67.4	1.7	3.1	3.4	6.1	28.9	26.1	1 490.6	1 733.6
\$600–\$999	93.0	93.2	2.3	1.6	1.0	2.7	6.2	4.6	1 323.3	1 504.9
\$1,000–\$1,499	95.0	95.9	*1.7	*1.8	*1.3	1.9	4.1	2.3	441.8	702.3
\$1,500–\$1,999	93.0	94.6	**1.5	*2.4	*3.2	*3.2	*5.5	*3.0	105.0	189.3
\$2,000 or more	88.9	90.5	**1.8	*2.5	**1.1	*6.6	*11.1	*3.8	76.1	131.6
Nil or negative income	25.1	34.4	*1.4	3.1	—	*0.4	74.4	63.4	576.2	850.5
Income not stated/not known	66.0	74.5	*2.1	*1.9	9.7	6.1	29.8	20.0	350.4	591.9
<b>Principal source of personal income(h)</b>										
Wages and salaries	na	93.4	na	1.8	na	0.3	na	6.5	na	3 807.4
Own unincorporated business income	na	66.4	na	*2.1	na	*1.4	na	31.6	na	263.8
Government pensions and allowances	na	25.7	na	4.2	na	3.0	na	69.4	na	2 327.3
Superannuation/annuity/ allocated pension(i)	na	13.1	na	*2.7	na	86.4	na	7.9	na	148.1
Other income	na	46.9	na	3.2	na	4.8	na	46.7	na	499.2
Nil or negative income	na	34.4	na	3.1	na	*0.4	na	63.4	na	850.5
Not determined	na	77.3	na	*1.8	na	7.8	na	15.9	na	380.8
<b>Total</b>	<b>59.8</b>	<b>62.4</b>	<b>1.8</b>	<b>2.7</b>	<b>2.1</b>	<b>3.3</b>	<b>38.2</b>	<b>33.7</b>	<b>6 676.8</b>	<b>8 277.1</b>

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	HAS ACCOUNTS IN THE ACCUMULATION PHASE.....		DRAWING ON SUPERANNUATION – LUMP SUM ONLY(b)		DRAWING ON SUPERANNUATION – LUMP SUM AND/OR PENSION(c)		NO SUPERANNUATION COVERAGE.....		TOTAL(d)	
	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007
	%	%	%	%	%	%	%	%	'000	'000
PERSONS										
<b>Age group (years)</b>										
15–24	50.8	57.3	1.0	*0.2	*0.2	—	49.1	42.6	2 627.3	2 803.1
25–34	80.1	87.5	2.3	1.8	0.6	**0.1	19.5	12.2	2 880.6	2 833.3
35–44	78.7	86.5	2.3	2.3	0.7	*0.3	20.8	13.0	2 924.0	3 006.5
45–54	76.6	85.2	1.6	1.9	1.7	0.7	22.8	14.3	2 570.2	2 844.9
55–64	47.1	65.5	4.2	8.9	9.1	8.6	44.2	25.2	1 723.1	2 304.7
65–69	9.8	20.4	2.1	6.2	18.3	24.5	72.0	53.7	663.6	798.6
70 years and over(a)	na	3.4	na	1.0	na	17.6	na	79.0	na	1 789.3
<b>Sector of employment in main job(e) (f)</b>										
Public sector	97.6	98.2	1.6	1.7	1.5	1.8	2.3	1.4	1 536.2	1 740.0
Private sector	84.3	88.4	2.0	2.0	1.0	1.1	15.4	10.8	7 204.5	8 530.7
Not determined	93.6	86.6	*5.0	**1.9	—	**1.1	*6.4	12.7	58.2	93.3
<b>Gross weekly personal income(g)</b>										
\$1–\$299	35.0	33.5	2.3	4.1	1.6	2.8	62.4	61.6	3 822.3	4 257.5
\$300–\$599	68.5	65.1	1.8	3.0	5.4	9.4	26.6	25.3	2 429.2	2 854.3
\$600–\$999	92.4	91.1	2.5	1.9	1.8	4.2	6.2	5.4	2 972.3	3 273.4
\$1,000–\$1,499	95.1	95.6	1.9	1.9	2.0	3.2	3.9	2.2	1 527.5	1 909.2
\$1,500–\$1,999	95.1	95.7	*2.1	1.9	*2.2	4.2	4.4	2.5	448.6	713.3
\$2,000 or more	92.4	94.8	3.0	2.4	2.7	4.9	6.5	2.1	389.3	636.0
Nil or negative income	26.7	35.9	1.7	2.8	*0.1	*0.8	72.6	61.7	1 047.9	1 508.2
Income not stated/not known	69.4	74.8	1.9	2.1	8.5	6.7	27.1	19.2	751.7	1 228.3
<b>Principal source of personal income(h)</b>										
Wages and salaries	na	93.8	na	1.8	na	0.7	na	6.0	na	8 279.4
Own unincorporated business income	na	71.7	na	2.3	na	*1.3	na	26.4	na	854.9
Government pensions and allowances	na	23.4	na	4.7	na	4.7	na	69.6	na	3 690.1
Superannuation/annuity/ allocated pension(i)	na	16.8	na	*2.6	na	89.4	na	5.5	na	403.0
Other income	na	46.3	na	4.8	na	6.5	na	45.0	na	893.7
Nil or negative income	na	35.9	na	2.8	na	*0.8	na	61.7	na	1 508.2
Not determined	na	77.2	na	2.0	na	9.6	na	14.6	na	751.1
<b>Total</b>	<b>65.6</b>	<b>66.2</b>	<b>2.1</b>	<b>2.8</b>	<b>2.7</b>	<b>4.5</b>	<b>32.0</b>	<b>29.1</b>	<b>13 388.8</b>	<b>16 380.3</b>

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	\$1–\$9,999		\$10,000–\$24,999		\$25,000–\$49,999		\$50,000–\$99,999		\$100,000 OR MORE		BALANCE NOT STATED/NOT KNOWN		TOTAL	
	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007
	%	%	%	%	%	%	%	%	%	%	%	%	'000	'000
MALES														
Age group (years)														
15–24	70.8	74.4	3.1	6.8	*0.7	*0.8	—	**0.1	**0.1	—	25.3	17.8	697.8	833.3
25–34	38.5	29.9	23.9	26.8	11.0	20.0	4.6	8.6	2.5	2.2	19.6	12.5	1 238.8	1 294.9
35–44	22.4	13.4	20.6	15.1	15.2	21.3	12.9	21.3	13.0	17.0	15.8	11.8	1 239.9	1 337.8
45–54	15.9	11.2	16.1	9.7	14.8	16.3	13.5	18.2	26.6	35.4	13.2	9.1	1 068.8	1 228.7
55–64	17.1	9.5	13.4	7.5	12.8	13.7	16.5	16.4	28.1	43.4	12.1	9.6	505.0	832.3
65–69	24.3	*8.8	**4.0	*8.6	**5.1	10.1	*8.1	13.8	36.3	44.6	22.2	14.0	42.9	105.3
70 years and over(a)	na	*17.8	na	**6.7	na	**8.4	na	*8.2	na	50.1	na	*8.8	na	40.6
Sector of employment in main job(d)(e)														
Public sector	16.3	12.8	12.0	9.2	12.7	15.9	16.4	16.6	29.9	37.2	12.7	8.3	697.9	699.7
Private sector	32.6	25.2	18.7	15.3	12.1	16.3	8.4	13.8	10.2	16.9	18.0	12.5	3 606.2	4 390.8
Not determined	36.8	*20.1	*13.4	*14.6	**5.3	*19.9	**7.7	*8.7	*16.3	*10.2	*20.5	*26.4	27.3	41.0
Gross weekly personal income(b)														
\$1–\$299	52.5	50.2	12.0	10.6	6.5	8.3	4.8	6.6	7.4	12.8	16.9	11.6	546.9	534.2
\$300–\$599	52.2	48.4	12.0	14.6	6.4	11.0	4.8	6.3	5.6	6.9	19.1	12.7	651.8	691.2
\$600–\$999	34.8	27.5	22.4	19.7	11.4	18.8	7.2	11.9	6.4	10.0	17.7	12.3	1 514.1	1 580.6
\$1,000–\$1,499	17.3	10.8	19.0	14.5	16.0	21.8	14.2	20.4	18.2	24.0	15.2	8.5	1 032.9	1 152.0
\$1,500–\$1,999	10.8	8.6	15.2	8.1	15.9	16.7	13.6	19.9	32.8	39.6	11.7	7.1	329.2	503.6
\$2,000 or more	10.2	3.9	9.8	7.4	12.4	9.2	17.4	22.4	37.7	50.8	12.4	6.3	292.2	483.6
Nil or negative income	42.2	42.1	12.4	13.9	10.5	14.8	*6.1	*6.4	7.5	10.6	21.3	12.3	135.8	249.5
Income not stated/not known	20.4	19.3	13.5	11.2	12.1	10.0	10.6	10.1	15.1	20.2	28.3	29.3	290.1	478.4
Principal source of personal income(f)														
Wages and salaries	na	23.9	na	14.0	na	16.3	na	14.7	na	19.5	na	11.6	na	4 206.2
Own unincorporated business income	na	21.2	na	20.7	na	20.5	na	14.1	na	14.6	na	8.9	na	438.0
Government pensions and allowances	na	46.2	na	12.6	na	7.6	na	8.8	na	13.5	na	11.3	na	265.7
Superannuation/annuity/allocated pension(g)	na	*13.3	na	**2.3	na	**6.6	na	*7.2	na	60.9	na	*9.6	na	48.4
Other income	na	23.5	na	14.0	na	9.8	na	12.9	na	33.5	na	6.3	na	180.2
Nil or negative income	na	42.1	na	13.9	na	14.8	na	*6.4	na	10.6	na	12.3	na	249.5
Not determined	na	16.6	na	9.1	na	9.6	na	10.5	na	28.3	na	25.9	na	285.0
<b>Total</b>	<b>31.6</b>	<b>25.0</b>	<b>17.0</b>	<b>14.1</b>	<b>11.5</b>	<b>15.5</b>	<b>9.3</b>	<b>13.7</b>	<b>13.2</b>	<b>19.7</b>	<b>17.3</b>	<b>12.0</b>	<b>4 793.0</b>	<b>5 672.9</b>

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— nil or rounded to zero (including null cells)

na not available

(a) Information collected for persons aged 15–69 years only in the SEAS 2000

(b) In 2007 dollars adjusted using changes in the Consumer Price Index

(c) Including persons with balance amounts that were not stated or not known in one or more accounts

(d) Excluding persons who were unemployed or not in the labour force

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	\$1–\$9,999		\$10,000–\$24,999		\$25,000–\$49,999		\$50,000–\$99,999		\$100,000 OR MORE		BALANCE NOT STATED/NOT KNOWN		TOTAL	
	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007
	%	%	%	%	%	%	%	%	%	%	%	%	'000	'000
<b>FEMALES</b>														
<b>Age group (years)</b>														
15–24	77.0	75.1	*1.2	6.5	**0.1	*0.9	**0.1	**0.2	**0.1	—	21.5	17.1	635.7	772.1
25–34	50.9	36.5	21.8	29.5	6.5	15.8	2.8	6.2	1.2	*1.0	16.8	11.0	1 067.6	1 183.9
35–44	44.0	26.0	20.5	20.6	9.3	19.2	7.4	15.3	5.8	8.6	13.0	10.4	1 061.2	1 263.4
45–54	32.7	19.4	22.8	20.1	13.9	18.9	9.8	14.2	9.0	18.1	11.8	9.3	899.7	1 195.5
55–64	24.1	12.4	20.0	13.8	13.7	15.9	13.2	17.4	17.9	31.2	11.0	9.2	307.1	677.1
65–69	*24.8	21.1	**5.2	*12.8	*18.0	*11.7	*10.7	*9.8	*20.3	32.8	*21.0	*11.8	22.3	57.5
70 years and over(a)	na	*22.4	na	**6.3	na	*16.5	na	*14.6	na	*24.9	na	*15.2	na	19.5
<b>Sector of employment in main job(d)(e)</b>														
Public sector	30.6	16.9	21.1	19.0	14.1	18.9	12.3	17.5	11.2	19.1	10.6	8.6	800.9	1 008.4
Private sector	49.1	33.9	18.4	21.0	7.3	14.8	4.4	10.1	3.9	8.3	16.8	11.9	2 467.5	3 152.0
Not determined	42.6	18.9	*19.6	*14.5	*14.1	*20.9	**5.2	*12.7	—	*16.3	*18.5	*16.6	27.1	39.8
<b>Gross weekly personal income(b)</b>														
\$1–\$299	63.1	49.7	10.7	18.2	4.7	10.5	3.2	5.5	3.0	7.3	15.2	8.6	790.9	893.7
\$300–\$599	61.2	44.5	14.5	20.9	4.6	12.4	2.9	5.7	1.6	5.6	15.2	10.8	1 011.1	1 167.9
\$600–\$999	41.2	29.0	24.8	24.1	9.2	18.7	6.2	11.2	3.6	7.8	15.0	9.2	1 231.2	1 402.2
\$1,000–\$1,499	16.8	10.8	23.8	17.7	19.0	20.2	14.2	22.6	15.3	22.3	10.9	6.4	419.5	673.7
\$1,500–\$1,999	13.4	8.7	*9.5	8.9	16.8	14.5	17.8	30.0	28.1	32.3	14.5	*5.7	97.6	179.0
\$2,000 or more	15.3	*3.4	18.6	*8.3	15.6	14.9	17.8	20.1	19.6	42.9	*12.9	*10.3	67.6	119.1
Nil or negative income	55.5	40.3	20.8	15.1	*5.6	14.8	*3.8	7.7	*2.8	8.1	11.4	13.9	144.3	292.6
Income not stated/not known	32.8	21.0	15.4	15.3	12.5	12.7	6.4	8.5	9.4	11.2	23.5	31.4	231.3	440.8
<b>Principal source of personal income(f)</b>														
Wages and salaries	na	29.4	na	20.8	na	16.3	na	12.2	na	10.8	na	10.5	na	3 556.2
Own unincorporated business income	na	32.2	na	23.3	na	15.7	na	11.8	na	12.1	na	*5.0	na	175.2
Government pensions and allowances	na	56.2	na	15.9	na	9.3	na	4.1	na	5.4	na	9.2	na	597.1
Superannuation/annuity/allocated pension(g)	na	*14.1	na	*9.0	na	*1.3	na	*0.7	na	61.8	na	*13.1	na	19.4
Other income	na	23.3	na	16.7	na	12.9	na	11.8	na	27.9	na	*7.4	na	233.9
Nil or negative income	na	40.3	na	15.1	na	14.8	na	7.7	na	8.1	na	13.9	na	292.6
Not determined	na	20.9	na	14.7	na	14.7	na	11.2	na	11.9	na	26.6	na	294.5
<b>Total</b>	<b>46.9</b>	<b>32.4</b>	<b>18.2</b>	<b>19.4</b>	<b>8.5</b>	<b>15.1</b>	<b>6.0</b>	<b>10.9</b>	<b>5.4</b>	<b>11.1</b>	<b>15.0</b>	<b>11.2</b>	<b>3 993.5</b>	<b>5 169.0</b>

\* estimate has a relative standard error of 25% to 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)

na not available

(a) Information collected for persons aged 15–69 years only in the SEAS 2000

(b) In 2007 dollars adjusted using changes in the Consumer Price Index

(c) Including persons with balance amounts that were not stated or not known in one or more accounts

(d) Excluding persons who were unemployed or not in the labour force

(e) SEAS 2000 data presented in this publication correct errors in previously published estimates. See paragraph 12 of the Explanatory Notes for more detail

(f) SEAS 2000 data is not available for publication. See paragraph 13 of the Explanatory Notes for more detail

(g) Includes annuities purchased independently of superannuation

	\$1–\$9,999		\$10,000–\$24,999		\$25,000–\$49,999		\$50,000–\$99,999		\$100,000 OR MORE		BALANCE NOT STATED/NOT KNOWN		TOTAL	
	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007
	%	%	%	%	%	%	%	%	%	%	%	%	'000	'000
PERSONS														
<b>Age group (years)</b>														
15–24	73.8	74.8	2.2	6.6	*0.4	0.9	—	**0.2	**0.1	—	23.5	17.4	1 333.5	1 605.5
25–34	44.2	33.1	22.9	28.1	8.9	18.0	3.8	7.4	1.9	1.6	18.3	11.8	2 306.3	2 478.8
35–44	32.4	19.5	20.5	17.8	12.5	20.3	10.4	18.4	9.7	12.9	14.5	11.1	2 301.0	2 601.2
45–54	23.5	15.3	19.1	14.9	14.4	17.6	11.8	16.2	18.6	26.9	12.6	9.2	1 968.5	2 424.3
55–64	19.8	10.8	15.9	10.3	13.2	14.7	15.2	16.8	24.2	37.9	11.7	9.4	812.0	1 509.3
65–69	24.5	13.1	*4.4	10.1	*9.5	10.7	*9.0	12.4	30.8	40.5	21.8	13.2	65.1	162.8
70 years and over(a)	na	*19.3	na	**6.6	na	*11.0	na	*10.3	na	41.9	na	*10.9	na	60.1
<b>Sector of employment in main job(d)(e)</b>														
Public sector	24.0	15.2	16.9	15.0	13.5	17.7	14.2	17.2	19.9	26.5	11.6	8.5	1 498.7	1 708.1
Private sector	39.3	28.8	18.6	17.7	10.1	15.7	6.8	12.3	7.6	13.3	17.5	12.3	6 073.7	7 542.8
Not determined	39.7	19.5	16.5	14.6	*9.7	20.4	*6.5	*10.7	*8.2	*13.2	19.5	21.6	54.5	80.8
<b>Gross weekly personal income(b)</b>														
\$1–\$299	58.8	49.9	11.3	15.4	5.4	9.7	3.9	5.9	4.8	9.4	15.9	9.7	1 337.8	1 427.9
\$300–\$599	57.6	46.0	13.5	18.6	5.3	11.9	3.6	6.0	3.2	6.1	16.7	11.5	1 662.9	1 859.0
\$600–\$999	37.6	28.2	23.5	21.8	10.4	18.7	6.7	11.6	5.2	9.0	16.5	10.8	2 745.3	2 982.8
\$1,000–\$1,499	17.2	10.8	20.4	15.7	16.9	21.2	14.2	21.2	17.4	23.4	13.9	7.7	1 452.4	1 825.7
\$1,500–\$1,999	11.4	8.6	13.9	8.3	16.1	16.1	14.5	22.6	31.7	37.7	12.3	6.7	426.8	682.6
\$2,000 or more	11.2	3.8	11.5	7.6	13.0	10.3	17.5	21.9	34.3	49.3	12.5	7.1	359.8	602.7
Nil or negative income	49.0	41.2	16.7	14.5	8.0	14.8	4.9	7.1	5.1	9.3	16.2	13.1	280.1	542.0
Income not stated/not known	25.9	20.1	14.3	13.2	12.3	11.3	8.7	9.3	12.6	15.8	26.2	30.3	521.4	919.2
<b>Principal source of personal income(f)</b>														
Wages and salaries	na	26.4	na	17.1	na	16.3	na	13.6	na	15.5	na	11.1	na	7 762.5
Own unincorporated business income	na	24.4	na	21.4	na	19.1	na	13.4	na	13.9	na	7.8	na	613.2
Government pensions and allowances	na	53.1	na	14.9	na	8.8	na	5.5	na	7.9	na	9.8	na	862.8
Superannuation/annuity/allocated pension(g)	na	*13.6	na	*4.2	na	**5.1	na	*5.3	na	61.2	na	*10.6	na	67.8
Other income	na	23.4	na	15.5	na	11.6	na	12.3	na	30.3	na	6.9	na	414.1
Nil or negative income	na	41.2	na	14.5	na	14.8	na	7.1	na	9.3	na	13.1	na	542.0
Not determined	na	18.8	na	11.9	na	12.2	na	10.9	na	20.0	na	26.3	na	579.5
<b>Total</b>	<b>38.6</b>	<b>28.5</b>	<b>17.5</b>	<b>16.6</b>	<b>10.2</b>	<b>15.3</b>	<b>7.8</b>	<b>12.3</b>	<b>9.7</b>	<b>15.6</b>	<b>16.2</b>	<b>11.6</b>	<b>8 786.5</b>	<b>10 841.9</b>

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\*\* 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)

na not available

(a) Information collected for persons aged 15–69 years only in the SEAS 2000

(b) In 2007 dollars adjusted using changes in the Consumer Price Index

(c) Including persons with balance amounts that were not stated or not known in one or more accounts

(d) Excluding persons who were unemployed or not in the labour force

(e) SEAS 2000 data presented in this publication correct errors in previously published estimates. See paragraph 12 of the Explanatory Notes for more detail

(f) SEAS 2000 data is not available for publication. See paragraph 13 of the Explanatory Notes for more detail

(g) Includes annuities purchased independently of superannuation

	PRE-TAX CONTRIBUTIONS ONLY (a)		PRE- AND POST-TAX CONTRIBUTIONS (a) (b)			
	With salary sacrifice (c)	No salary sacrifice (d)	With salary sacrifice (e)	No salary sacrifice (f)	Post-tax contributions only (b)	No current contributions
	%	%	%	%	%	%
MALES						
<b>Number of superannuation accounts</b>						
No accounts	—	—	—	—	—	—
One account	9.5	54.2	2.9	9.6	6.6	17.1
Two or more accounts	8.9	53.7	5.7	13.7	4.4	13.6
<b>Age group (years)</b>						
15–24	2.1	44.0	**0.2	2.2	*0.4	9.4
25–34	5.0	63.2	*1.1	6.0	2.4	13.4
35–44	8.3	49.8	3.2	10.3	4.9	13.1
45–54	12.5	35.2	5.9	14.8	7.3	11.4
55–64	9.5	23.3	5.3	11.0	8.6	14.7
65–69	3.5	5.7	*0.8	*3.6	4.8	8.2
70 years and over	**0.2	*1.0	**0.3	**0.4	**0.3	2.9
<b>Labour force status</b>						
Employed	9.2	52.7	3.8	10.8	4.9	8.5
Unemployed	**0.2	8.5	**0.3	**0.2	*3.9	43.8
Not in the labour force	—	1.7	—	*0.4	2.0	14.2
<b>Employment type in main job (g) (h)</b>						
Employee with paid leave entitlements	12.4	63.2	5.1	14.8	0.8	1.9
Employee without paid leave entitlements	2.5	57.5	*0.7	5.4	1.3	9.3
Owner manager of incorporated enterprise	10.9	43.1	3.9	8.4	14.4	11.5
Owner manager of unincorporated enterprise	3.1	12.4	*1.8	2.3	19.7	32.0
<b>Sector of employment in main job (h)</b>						
Public sector	14.2	38.6	8.9	32.1	1.5	2.0
Private sector	8.5	54.9	3.0	7.7	5.4	9.4
Not determined	*9.3	39.4	**3.5	*7.0	*6.6	17.2
<b>Gross weekly personal income</b>						
\$1–\$299	*0.4	10.7	**0.1	0.9	2.9	16.7
\$300–\$599	2.0	38.7	*0.7	4.1	4.0	12.2
\$600–\$999	5.6	60.2	2.5	10.7	2.8	7.6
\$1,000–\$1,499	11.6	55.4	4.9	14.1	4.1	5.4
\$1,500–\$1,999	17.9	46.5	7.4	15.6	5.1	3.6
\$2,000 or more	20.8	43.6	7.5	11.6	6.9	5.5
Nil or negative income	**0.4	5.5	**0.4	*1.2	3.8	26.6
Income not stated/not known	9.0	34.5	3.6	8.4	8.6	11.0
<b>Principal source of personal income</b>						
Wages and salaries	10.2	61.5	4.0	12.4	2.0	4.0
Own unincorporated business income	3.4	14.0	*1.5	2.2	21.4	31.5
Government pensions and allowances	*0.2	2.3	**0.1	*0.1	1.0	15.9
Superannuation/annuity/allocated pension(i)	**0.2	**0.9	**0.2	**0.8	*5.3	11.7
Other income	*1.5	10.5	*1.0	2.7	7.5	22.5
Nil or negative income	**0.4	5.5	**0.4	*1.2	3.8	26.6
Not determined	10.4	32.7	5.2	9.5	10.3	8.8
<b>Total ('000)</b>	<b>526.1</b>	<b>3 066.5</b>	<b>215.6</b>	<b>622.4</b>	<b>334.5</b>	<b>907.9</b>

\* estimate has a relative standard error of 25% to 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) Pre-tax contributions to superannuation are employer and salary sacrificed contributions

(b) Post-tax contributions to superannuation are personal and spouse contributions

(c) Including employer and salary sacrificed contributions

(d) Including employer contributions only

(e) Including a combination of employer, salary sacrificed, personal and spouse contributions

(f) Including a combination of employer, personal, and spouse contributions

(g) Excluding contributing family workers

(h) Excluding persons who were unemployed or not in the labour force

(i) Includes annuities purchased independently of superannuation

	Drawing on superannuation – lump sum only	Drawing on superannuation – lump sum and/or pension (a)	Previously had coverage (b)	Never had coverage	Total (c)	
	%	%	%	%	%	'000
<b>MALES</b>						
<b>Number of superannuation accounts</b>						
No accounts	3.3	15.7	17.8	63.3	100.0	2 430.3
One account	2.8	1.6	—	—	100.0	3 831.5
Two or more accounts	2.3	1.5	—	—	100.0	1 841.4
<b>Age group (years)</b>						
15–24	**0.2	—	**0.1	41.7	100.0	1 430.2
25–34	1.6	**0.2	*0.6	8.0	100.0	1 420.6
35–44	2.3	*0.4	1.5	8.4	100.0	1 492.7
45–54	2.0	1.0	1.8	10.4	100.0	1 408.9
55–64	8.9	10.8	6.7	11.2	100.0	1 149.1
65–69	8.0	28.3	18.6	24.3	100.0	396.2
70 years and over	*1.2	26.3	27.7	41.1	100.0	805.6
<b>Labour force status</b>						
Employed	2.0	1.7	1.0	8.1	100.0	5 705.6
Unemployed	*3.8	*1.6	*1.9	39.8	100.0	272.0
Not in the labour force	4.9	17.3	17.4	45.6	100.0	2 125.7
<b>Employment type in main job (d) (e)</b>						
Employee with paid leave entitlements	1.8	1.1	*0.1	1.5	100.0	3 385.7
Employee without paid leave entitlements	2.2	3.0	*1.2	20.6	100.0	935.0
Owner manager of incorporated enterprise	2.3	*1.7	*1.4	5.0	100.0	515.4
Owner manager of unincorporated enterprise	2.8	2.7	4.0	21.7	100.0	853.3
<b>Sector of employment in main job (e)</b>						
Public sector	2.0	3.4	**0.2	*1.6	100.0	718.9
Private sector	2.0	1.5	1.1	9.0	100.0	4 937.3
Not determined	**3.5	**2.1	**1.4	*14.2	100.0	49.4
<b>Gross weekly personal income</b>						
\$1–\$299	5.2	3.8	16.2	45.5	100.0	1 684.5
\$300–\$599	2.8	14.5	6.8	17.1	100.0	1 120.8
\$600–\$999	2.1	5.4	1.6	4.4	100.0	1 768.5
\$1,000–\$1,499	1.9	3.9	*0.4	1.7	100.0	1 206.9
\$1,500–\$1,999	*1.7	4.6	*0.6	*1.8	100.0	524.1
\$2,000 or more	*2.3	4.4	*0.5	*1.2	100.0	504.4
Nil or negative income	2.4	*1.4	3.2	56.4	100.0	657.7
Income not stated/not known	2.2	7.3	3.5	15.0	100.0	636.4
<b>Principal source of personal income</b>						
Wages and salaries	1.8	1.0	0.3	5.4	100.0	4 472.0
Own unincorporated business income	2.4	*1.3	2.9	21.2	100.0	591.1
Government pensions and allowances	5.6	7.5	22.6	47.4	100.0	1 362.8
Superannuation/annuity/allocated pension(f)	*2.6	91.1	*2.9	**1.1	100.0	254.9
Other income	6.7	8.6	13.2	29.7	100.0	394.5
Nil or negative income	2.4	*1.4	3.2	56.4	100.0	657.7
Not determined	*2.2	11.5	*3.4	9.8	100.0	370.3
<b>Total ('000)</b>	<b>230.6</b>	<b>471.3</b>	<b>431.6</b>	<b>1 538.1</b>	<b>100.0</b>	<b>8 103.3</b>

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— nil or rounded to zero (including null cells)

(a) Currently receiving a superannuation pension or annuity (with or without a lump sum payment)

(b) Persons who have previously received a superannuation pension or annuity but are no longer receiving it, and/or received a lump sum more than 4 years ago

(c) Components will add up to more than 100 percent, as 417,300 persons were both contributing to superannuation accounts and drawing from superannuation

(d) Excluding contributing family workers

(e) Excluding persons who were unemployed or not in the labour force

(f) Includes annuities purchased independently of superannuation

	PRE-TAX CONTRIBUTIONS ONLY (a)		PRE- AND POST-TAX CONTRIBUTIONS (a) (b)			
	With salary sacrifice (c)	No salary sacrifice (d)	With salary sacrifice (e)	No salary sacrifice (f)	Post-tax contributions only (b)	No current contributions
	%	%	%	%	%	%
FEMALES						
<b>Number of superannuation accounts</b>						
No accounts	—	—	—	—	—	—
One account	6.9	52.6	2.2	10.8	4.6	22.8
Two or more accounts	7.6	56.1	3.7	12.5	2.9	17.1
<b>Age group (years)</b>						
15–24	1.5	42.7	**0.2	1.5	*0.6	9.7
25–34	3.6	52.9	*0.4	5.9	1.2	19.8
35–44	5.6	44.9	1.7	8.9	3.3	19.0
45–54	8.1	37.8	4.7	15.3	4.3	13.1
55–64	8.0	17.2	2.9	10.4	5.4	14.6
65–69	*1.2	3.8	**0.4	*1.3	*2.1	5.4
70 years and over	—	*0.2	—	**0.1	**0.2	1.5
<b>Labour force status</b>						
Employed	7.8	57.7	2.9	12.3	2.5	6.9
Unemployed	—	5.8	—	**0.5	*1.9	47.0
Not in the labour force	*0.1	2.1	**0.1	*0.3	2.7	19.3
<b>Employment type in main job (g) (h)</b>						
Employee with paid leave entitlements	11.0	64.7	3.9	16.5	0.8	1.7
Employee without paid leave entitlements	2.3	60.7	*0.9	7.3	1.4	7.4
Owner manager of incorporated enterprise	7.1	45.4	*4.1	7.6	10.0	15.2
Owner manager of unincorporated enterprise	*2.8	11.1	*1.5	*1.6	12.2	35.1
<b>Sector of employment in main job (h)</b>						
Public sector	11.8	52.2	6.4	25.0	1.4	2.0
Private sector	6.6	59.3	1.9	8.8	2.8	8.3
Not determined	*15.2	56.6	**1.9	**3.9	*1.7	11.4
<b>Gross weekly personal income</b>						
\$1–\$299	*0.5	11.6	**0.1	1.4	2.1	19.0
\$300–\$599	2.4	42.7	*1.0	7.4	2.4	11.4
\$600–\$999	7.8	62.6	2.2	14.0	1.3	5.2
\$1,000–\$1,499	14.9	53.7	5.5	16.2	2.2	3.4
\$1,500–\$1,999	13.2	52.3	7.7	13.4	*3.6	4.5
\$2,000 or more	18.9	42.4	7.6	*9.5	*5.3	6.8
Nil or negative income	*0.4	3.5	**0.2	*0.5	4.3	25.6
Income not stated/not known	6.4	39.3	3.2	9.2	4.8	11.6
<b>Principal source of personal income</b>						
Wages and salaries	8.5	63.9	3.0	13.3	1.4	3.3
Own unincorporated business income	*2.4	12.2	*2.1	*2.8	13.7	33.2
Government pensions and allowances	*0.1	3.9	—	*0.4	0.8	20.4
Superannuation/annuity/allocated pension(i)	—	*0.3	—	**0.6	*2.0	10.2
Other income	*0.9	8.4	**0.4	2.5	9.4	25.4
Nil or negative income	*0.4	3.5	**0.2	*0.5	4.3	25.6
Not determined	7.2	38.5	3.4	12.0	4.4	11.8
<b>Total ('000)</b>	<b>368.2</b>	<b>2 774.8</b>	<b>137.5</b>	<b>586.2</b>	<b>210.1</b>	<b>1 092.1</b>

\* estimate has a relative standard error of 25% to 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) Pre-tax contributions to superannuation are employer and salary sacrificed contributions

(b) Post-tax contributions to superannuation are personal and spouse contributions

(c) Including employer and salary sacrificed contributions

(d) Including employer contributions only

(e) Including a combination of employer, salary sacrificed, personal and spouse contributions

(f) Including a combination of employer, personal, and spouse contributions

(g) Excluding contributing family workers

(h) Excluding persons who were unemployed or not in the labour force

(i) Includes annuities purchased independently of superannuation

	Drawing on superannuation – lump sum only	Drawing on superannuation – lump sum and/or pension (a)	Previously had coverage (b)	Never had coverage	Total (c)	
	%	%	%	%	%	'000
FEMALES						
<b>Number of superannuation accounts</b>						
No accounts	2.6	7.6	11.0	78.8	100.0	3 108.1
One account	2.9	0.7	—	—	100.0	3 617.0
Two or more accounts	2.3	0.6	—	—	100.0	1 552.0
<b>Age group (years)</b>						
15–24	*0.3	**0.1	—	43.5	100.0	1 372.9
25–34	2.0	—	*1.1	14.7	100.0	1 412.7
35–44	2.4	*0.2	1.4	14.7	100.0	1 513.8
45–54	1.9	*0.4	2.2	14.2	100.0	1 436.0
55–64	8.8	6.5	6.9	25.5	100.0	1 155.6
65–69	4.5	20.8	17.0	47.3	100.0	402.4
70 years and over	*0.8	10.5	12.8	74.5	100.0	983.7
<b>Labour force status</b>						
Employed	1.9	0.6	0.8	8.6	100.0	4 658.3
Unemployed	*2.8	**0.8	*2.1	41.2	100.0	257.3
Not in the labour force	3.8	7.1	8.9	57.8	100.0	3 361.4
<b>Employment type in main job (d) (e)</b>						
Employee with paid leave entitlements	1.6	0.4	**0.1	1.3	100.0	2 818.8
Employee without paid leave entitlements	2.7	*0.5	*0.7	19.0	100.0	1 174.8
Owner manager of incorporated enterprise	**1.1	*1.7	*1.7	7.6	100.0	233.3
Owner manager of unincorporated enterprise	*2.2	*2.4	5.3	27.8	100.0	413.9
<b>Sector of employment in main job (e)</b>						
Public sector	1.6	*0.6	**0.1	*1.1	100.0	1 021.1
Private sector	2.0	0.7	0.9	10.8	100.0	3 593.4
Not determined	—	—	**4.8	**4.5	100.0	43.9
<b>Gross weekly personal income</b>						
\$1–\$299	3.3	2.2	8.0	53.5	100.0	2 573.0
\$300–\$599	3.1	6.1	4.0	22.1	100.0	1 733.6
\$600–\$999	1.6	2.7	0.8	3.8	100.0	1 504.9
\$1,000–\$1,499	*1.8	1.9	*0.6	1.6	100.0	702.3
\$1,500–\$1,999	*2.4	*3.2	**1.0	*2.0	100.0	189.3
\$2,000 or more	*2.5	*6.6	**0.6	*3.2	100.0	131.6
Nil or negative income	3.1	*0.4	3.4	60.0	100.0	850.5
Income not stated/not known	*1.9	6.1	2.7	17.2	100.0	591.9
<b>Principal source of personal income</b>						
Wages and salaries	1.8	0.3	*0.2	6.3	100.0	3 807.4
Own unincorporated business income	*2.1	*1.4	*4.2	27.5	100.0	263.8
Government pensions and allowances	4.2	3.0	10.1	59.3	100.0	2 327.3
Superannuation/annuity/allocated pension(f)	*2.7	86.4	*3.7	*4.2	100.0	148.1
Other income	3.2	4.8	8.4	38.2	100.0	499.2
Nil or negative income	3.1	*0.4	3.4	60.0	100.0	850.5
Not determined	*1.8	7.8	3.0	12.8	100.0	380.8
<b>Total ('000)</b>	<b>223.3</b>	<b>271.0</b>	<b>341.0</b>	<b>2 448.9</b>	<b>100.0</b>	<b>8 277.1</b>

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\*\* 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) Currently receiving a superannuation pension or annuity (with or without a lump sum payment)

(b) Persons who have previously received a superannuation pension or annuity but are no longer receiving it, and/or received a lump sum more than 4 years ago

(c) Components will add up to more than 100 percent, as 417,300 persons were both contributing to superannuation accounts and drawing from superannuation

(d) Excluding contributing family workers

(e) Excluding persons who were unemployed or not in the labour force

(f) Includes annuities purchased independently of superannuation



	PRE-TAX CONTRIBUTIONS ONLY (a)		PRE- AND POST-TAX CONTRIBUTIONS (a) (b)			
	With salary sacrifice (c)	No salary sacrifice (d)	With salary sacrifice (e)	No salary sacrifice (f)	Post-tax contributions only (b)	No current contributions
	%	%	%	%	%	%
PERSONS						
<b>Number of superannuation accounts</b>						
No accounts	—	—	—	—	—	—
One account	8.2	53.5	2.6	10.2	5.6	19.9
Two or more accounts	8.3	54.8	4.8	13.2	3.7	15.2
<b>Age group (years)</b>						
15–24	1.8	43.4	*0.2	1.9	0.5	9.6
25–34	4.3	58.1	0.8	5.9	1.8	16.6
35–44	6.9	47.4	2.4	9.6	4.1	16.1
45–54	10.3	36.6	5.3	15.1	5.8	12.3
55–64	8.8	20.3	4.1	10.7	7.0	14.6
65–69	2.3	4.8	*0.6	2.4	3.4	6.8
70 years and over	**0.1	*0.6	**0.1	*0.2	*0.2	2.1
<b>Labour force status</b>						
Employed	8.6	55.0	3.4	11.5	3.8	7.8
Unemployed	**0.1	7.2	**0.1	*0.3	2.9	45.3
Not in the labour force	*0.1	2.0	—	0.3	2.4	17.3
<b>Employment type in main job (g) (h)</b>						
Employee with paid leave entitlements	11.7	63.9	4.6	15.6	0.8	1.8
Employee without paid leave entitlements	2.4	59.3	0.8	6.4	1.3	8.2
Owner manager of incorporated enterprise	9.7	43.8	3.9	8.1	13.0	12.6
Owner manager of unincorporated enterprise	3.0	12.0	1.7	2.0	17.2	33.0
<b>Sector of employment in main job (h)</b>						
Public sector	12.8	46.6	7.4	27.9	1.4	2.0
Private sector	7.7	56.7	2.6	8.2	4.3	8.9
Not determined	*12.1	47.5	**2.8	*5.6	*4.3	14.5
<b>Gross weekly personal income</b>						
\$1–\$299	0.5	11.2	*0.1	1.2	2.4	18.1
\$300–\$599	2.2	41.1	0.9	6.1	3.0	11.7
\$600–\$999	6.6	61.3	2.4	12.2	2.1	6.5
\$1,000–\$1,499	12.8	54.8	5.1	14.9	3.4	4.7
\$1,500–\$1,999	16.6	48.1	7.5	15.0	4.7	3.8
\$2,000 or more	20.4	43.3	7.5	11.2	6.6	5.7
Nil or negative income	*0.4	4.4	*0.3	*0.8	4.1	26.0
Income not stated/not known	7.8	36.8	3.4	8.8	6.8	11.3
<b>Principal source of personal income</b>						
Wages and salaries	9.4	62.6	3.6	12.8	1.7	3.7
Own unincorporated business income	3.1	13.4	*1.7	2.4	19.0	32.0
Government pensions and allowances	*0.2	3.3	—	*0.3	0.9	18.7
Superannuation/annuity/allocated pension(i)	**0.1	*0.7	**0.1	*0.7	4.1	11.1
Other income	*1.2	9.3	*0.6	2.6	8.5	24.1
Nil or negative income	*0.4	4.4	*0.3	*0.8	4.1	26.0
Not determined	8.8	35.7	4.3	10.7	7.3	10.3
<b>Total ('000)</b>	<b>894.4</b>	<b>5 841.4</b>	<b>353.1</b>	<b>1 208.6</b>	<b>544.5</b>	<b>2 000.0</b>

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— nil or rounded to zero (including null cells)

(a) Pre-tax contributions to superannuation are employer and salary sacrificed contributions

(b) Post-tax contributions to superannuation are personal and spouse contributions

(c) Including employer and salary sacrificed contributions

(d) Including employer contributions only

(e) Including a combination of employer, salary sacrificed, personal and spouse contributions

(f) Including a combination of employer, personal, and spouse contributions

(g) Excluding contributing family workers

(h) Excluding persons who were unemployed or not in the labour force

(i) Includes annuities purchased independently of superannuation

	Drawing on superannuation – lump sum only	Drawing on superannuation – lump sum and/or pension (a)	Previously had coverage (b)	Never had coverage	Total (c)	
	%	%	%	%	%	'000
PERSONS						
<b>Number of superannuation accounts</b>						
No accounts	2.9	11.1	13.9	72.0	100.0	5 538.4
One account	2.9	1.2	—	—	100.0	7 448.5
Two or more accounts	2.3	1.1	—	—	100.0	3 393.4
<b>Age group (years)</b>						
15–24	*0.2	—	—	42.6	100.0	2 803.1
25–34	1.8	**0.1	0.8	11.4	100.0	2 833.3
35–44	2.3	*0.3	1.4	11.5	100.0	3 006.5
45–54	1.9	0.7	2.0	12.3	100.0	2 844.9
55–64	8.9	8.6	6.8	18.4	100.0	2 304.7
65–69	6.2	24.5	17.8	35.9	100.0	798.6
70 years and over	1.0	17.6	19.5	59.5	100.0	1 789.3
<b>Labour force status</b>						
Employed	2.0	1.2	0.9	8.3	100.0	10 363.9
Unemployed	3.3	*1.2	*2.0	40.5	100.0	529.4
Not in the labour force	4.2	11.1	12.2	53.0	100.0	5 487.1
<b>Employment type in main job (d) (e)</b>						
Employee with paid leave entitlements	1.7	0.8	*0.1	1.4	100.0	6 204.4
Employee without paid leave entitlements	2.5	1.6	0.9	19.7	100.0	2 109.8
Owner manager of incorporated enterprise	1.9	1.7	*1.5	5.8	100.0	748.7
Owner manager of unincorporated enterprise	2.6	2.6	4.4	23.7	100.0	1 267.2
<b>Sector of employment in main job (e)</b>						
Public sector	1.7	1.8	*0.1	1.3	100.0	1 740.0
Private sector	2.0	1.1	1.0	9.7	100.0	8 530.7
Not determined	**1.9	**1.1	*3.0	*9.7	100.0	93.3
<b>Gross weekly personal income</b>						
\$1–\$299	4.1	2.8	11.3	50.3	100.0	4 257.5
\$300–\$599	3.0	9.4	5.1	20.2	100.0	2 854.3
\$600–\$999	1.9	4.2	1.2	4.2	100.0	3 273.4
\$1,000–\$1,499	1.9	3.2	0.5	1.7	100.0	1 909.2
\$1,500–\$1,999	1.9	4.2	*0.7	1.8	100.0	713.3
\$2,000 or more	2.4	4.9	*0.5	*1.6	100.0	636.0
Nil or negative income	2.8	*0.8	3.4	58.4	100.0	1 508.2
Income not stated/not known	2.1	6.7	3.1	16.1	100.0	1 228.3
<b>Principal source of personal income</b>						
Wages and salaries	1.8	0.7	0.2	5.8	100.0	8 279.4
Own unincorporated business income	2.3	*1.3	3.3	23.1	100.0	854.9
Government pensions and allowances	4.7	4.7	14.7	54.9	100.0	3 690.1
Superannuation/annuity/allocated pension (f)	*2.6	89.4	3.2	*2.3	100.0	403.0
Other income	4.8	6.5	10.5	34.5	100.0	893.7
Nil or negative income	2.8	*0.8	3.4	58.4	100.0	1 508.2
Not determined	2.0	9.6	3.2	11.3	100.0	751.1
<b>Total ('000)</b>	<b>453.9</b>	<b>742.2</b>	<b>772.6</b>	<b>3 986.9</b>	<b>100.0</b>	<b>16 380.3</b>

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(a) Currently receiving a superannuation pension or annuity (with or without a lump sum payment)

(b) Persons who have previously received a superannuation pension or annuity but are no longer receiving it, and/or received a lump sum more than 4 years ago

(c) Components will add up to more than 100 percent, as 417,300 persons were both contributing to superannuation accounts and drawing from superannuation

(d) Excluding contributing family workers

(e) Excluding persons who were unemployed or not in the labour force

(f) Includes annuities purchased independently of superannuation

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.	
	%	%	%	%	%	%	%	%	%	'000
PROPORTION OF PERSONS WITH ACCOUNTS IN THE ACCUMULATION PHASE (b)										
<b>Sex</b>										
Males	67.8	68.8	73.3	69.3	74.4	64.3	77.4	76.0	70.0	5 672.9
Females	60.0	61.6	65.3	62.0	66.0	59.8	71.2	73.6	62.4	5 169.0
<b>Age group (years)</b>										
15–24	53.6	51.9	65.2	61.2	64.0	51.8	59.2	62.4	57.3	1 605.5
25–34	86.3	85.6	89.8	89.0	89.6	88.4	85.9	93.5	87.5	2 478.8
35–44	84.8	86.9	88.0	85.1	88.3	84.7	89.8	93.1	86.5	2 601.2
45–54	81.4	86.7	86.5	86.8	88.8	86.5	85.9	92.5	85.2	2 424.3
55–64	64.3	65.1	65.7	69.1	68.4	57.2	67.7	71.4	65.5	1 509.3
65–69	19.9	21.8	20.3	17.5	22.3	15.4	31.5	18.7	20.4	162.8
70 years and over	*4.0	2.7	3.9	**0.9	*3.8	*2.5	—	*8.1	3.4	60.1
<b>Labour force status</b>										
Employed	88.7	90.0	90.8	91.7	90.6	90.9	91.9	91.7	90.0	9 331.6
Unemployed	54.9	55.5	63.1	57.9	48.7	43.1	*44.4	53.4	56.1	296.7
Not in the labour force	20.7	23.0	22.2	20.3	27.0	18.7	23.1	25.3	22.1	1 213.5
<b>Employment type in main job (c) (d)</b>										
Employee with paid leave entitlements	98.1	98.4	98.9	98.9	98.6	98.3	96.4	98.6	98.4	6 106.6
Employee without paid leave entitlements	76.3	76.1	81.2	85.6	77.9	81.0	85.5	73.9	78.5	1 655.3
Owner manager of incorporated enterprise	90.1	93.2	92.2	94.0	87.5	91.4	87.4	89.5	91.3	683.7
Owner manager of unincorporated enterprise	63.6	68.7	73.8	67.4	74.8	73.1	73.5	67.3	68.9	872.9
<b>Sector of employment in main job (d)</b>										
Public sector	98.7	96.4	99.0	98.3	98.5	99.5	96.0	98.6	98.2	1 708.1
Private sector	86.8	88.9	89.3	90.5	89.3	88.5	90.3	86.0	88.4	7 542.8
Not determined	96.0	—	85.6	79.8	85.5	—	—	*80.8	86.6	80.8
<b>Gross weekly personal income</b>										
\$1–\$299	29.1	35.7	34.9	34.1	40.2	30.2	34.8	42.5	33.5	1 427.9
\$300–\$599	64.0	61.4	69.6	65.5	68.2	64.5	68.5	66.4	65.1	1 859.0
\$600–\$999	90.9	91.7	90.9	92.1	90.2	91.8	94.0	86.9	91.1	2 982.8
\$1,000–\$1,499	96.3	96.0	95.8	95.4	92.3	96.7	97.4	95.1	95.6	1 825.7
\$1,500–\$1,999	96.2	93.8	96.9	96.5	95.5	95.8	95.3	94.9	95.7	682.6
\$2,000 or more	95.8	93.9	92.0	95.8	98.0	90.8	91.8	92.0	94.8	602.7
Nil or negative income	31.1	36.5	44.4	34.3	41.6	27.7	42.8	25.2	35.9	542.0
Income not stated/not known	75.5	71.9	76.2	76.2	75.7	69.7	77.9	78.0	74.8	919.2
<b>Principal source of personal income</b>										
Wages and salaries	92.9	93.9	94.0	96.0	93.8	94.7	94.1	93.9	93.8	7 762.5
Own unincorporated business income	69.4	73.4	71.5	69.6	74.9	75.7	70.7	75.4	71.7	613.2
Government pensions and allowances	21.3	24.5	25.1	21.2	26.5	22.0	22.3	31.2	23.4	862.8
Superannuation/annuity/allocated pension(e)	19.8	15.7	*15.5	*13.5	*11.6	18.6	*11.6	24.1	16.8	67.8
Other income	44.8	42.5	49.8	51.3	53.7	34.8	54.9	51.4	46.3	414.1
Nil or negative income	31.1	36.5	44.4	34.3	41.6	27.7	42.8	25.2	35.9	542.0
Not determined	80.1	72.9	77.4	78.8	75.6	65.1	78.5	84.0	77.2	579.5
<b>Total</b>	63.9	65.1	69.3	65.6	70.2	62.0	74.5	74.8	66.2	10 841.9
<b>Total ('000)</b>	<b>3 484.9</b>	<b>2 677.6</b>	<b>2 209.7</b>	<b>816.8</b>	<b>1 128.1</b>	<b>239.3</b>	<b>89.1</b>	<b>196.5</b>	<b>10 841.9</b>	<b>10 841.9</b>

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\*\* 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) Estimates exclude very remote areas of Australia. While this has a small impact on most State/Territory estimates, 24% of the NT population live in very remote areas

(b) Components will add up to more than 100 percent, as 417,300 persons had superannuation accounts in the accumulation phase and were also drawing from superannuation

(c) Excluding contributing family workers

(d) Excluding persons who were unemployed or not in the labour force

(e) Includes annuities purchased independently of superannuation

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.	
	%	%	%	%	%	%	%	%	%	'000
PROPORTION OF PERSONS DRAWING ON SUPERANNUATION (b)										
<b>Sex</b>										
Males	7.7	9.6	8.8	8.5	8.1	10.8	5.9	14.8	8.7	701.9
Females	5.5	6.0	6.3	5.2	6.1	7.6	*5.5	10.8	6.0	494.2
<b>Age group (years)</b>										
15–24	—	**0.2	**0.3	**0.5	**0.8	**1.0	—	—	*0.2	*7.0
25–34	*1.5	*2.1	2.4	3.2	**0.8	*2.2	**1.0	1.9	1.9	53.3
35–44	*2.2	2.9	3.4	*2.0	*2.3	*3.9	*1.7	3.9	2.6	79.2
45–54	2.4	2.6	3.1	2.6	*1.9	*3.3	*2.6	6.4	2.6	75.0
55–64	16.0	17.2	19.3	13.8	17.7	24.5	*18.4	35.1	17.5	403.4
65–69	30.8	30.7	30.9	28.9	29.3	*27.0	34.3	54.7	30.8	245.6
70 years and over	15.3	22.9	16.9	15.4	22.1	17.0	*32.2	44.9	18.6	332.7
<b>Labour force status</b>										
Employed	2.7	3.4	3.5	3.5	3.0	*4.2	*3.6	6.2	3.2	333.5
Unemployed	*6.7	**1.8	**2.9	*1.7	*6.9	*8.7	*4.0	*9.3	4.5	23.7
Not in the labour force	13.5	15.9	16.9	13.3	16.0	16.8	13.0	33.4	15.3	838.9
<b>Employment type in main job(c) (d)</b>										
Employee with paid leave entitlements	2.1	2.6	2.8	2.5	2.0	3.3	*3.0	4.7	2.5	152.8
Employee without paid leave entitlements	3.2	4.5	4.5	3.8	4.4	2.7	**3.9	9.0	4.1	86.1
Owner manager of incorporated enterprise	*3.2	*3.6	*4.3	**2.4	*3.8	—	**7.9	**7.1	3.6	26.8
Owner manager of unincorporated enterprise	*4.6	5.0	*4.7	8.3	*4.6	*11.1	*4.6	*15.1	5.2	66.2
<b>Sector of employment in main job(d)</b>										
Public sector	3.2	*3.1	3.7	4.2	3.0	*2.8	*3.4	6.7	3.5	61.3
Private sector	2.6	3.4	3.5	3.3	3.0	4.6	*3.7	5.8	3.2	269.4
Not determined	—	—	**5.4	*3.7	—	—	—	—	*3.0	*2.8
<b>Gross weekly personal income</b>										
\$1–\$299	6.2	7.0	7.8	6.3	7.0	9.5	*5.4	10.2	6.9	293.7
\$300–\$599	11.2	14.1	11.4	12.4	13.3	14.0	**7.4	20.5	12.4	354.9
\$600–\$999	6.1	5.6	6.1	6.9	5.1	*5.5	5.5	14.3	6.1	198.7
\$1,000–\$1,499	4.7	4.6	5.8	5.0	*4.6	*5.4	4.0	*8.8	5.0	96.1
\$1,500–\$1,999	6.0	*8.1	*4.1	*3.2	5.8	*5.4	*9.2	13.6	6.1	43.6
\$2,000 or more	*5.3	*8.7	*9.3	*5.2	*6.0	*14.0	*7.0	*11.9	7.2	45.9
Nil or negative income	*2.8	4.2	*4.0	*2.7	4.6	*9.4	*2.8	*3.9	3.7	55.1
Income not stated/not known	8.3	10.4	8.6	*6.3	*7.3	*10.8	*7.7	17.8	8.8	108.0
<b>Principal source of personal income</b>										
Wages and salaries	1.9	2.7	2.9	2.5	2.3	2.9	*2.8	4.4	2.5	205.4
Own unincorporated business income	*3.7	*2.9	*3.2	*5.2	*3.6	*6.4	*6.9	*6.5	3.6	31.0
Government pensions and allowances	8.0	9.7	11.0	7.9	11.0	10.1	*7.6	*15.4	9.4	346.1
Superannuation/annuity/allocated pension(e)	92.9	92.6	90.8	92.2	90.7	85.3	100.0	93.6	92.0	370.9
Other income	12.1	8.8	12.0	12.4	*10.7	21.9	*8.7	*13.4	11.2	100.3
Nil or negative income	*2.8	4.2	*4.0	*2.7	4.6	*9.4	*2.8	*3.9	3.7	55.1
Not determined	11.0	12.9	10.9	*8.7	*11.6	*13.8	*23.2	*22.6	11.6	87.3
<b>Total</b>	6.6	7.8	7.6	6.9	7.1	9.2	5.7	12.8	7.3	1 196.1
<b>Total ('000)</b>	360.0	320.1	241.1	85.5	113.8	35.3	6.8	33.6	1 196.1	1 196.1

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

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— nil or rounded to zero (including null cells)

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(d) Excluding persons who were unemployed or not in the labour force

(e) Includes annuities purchased independently of superannuation

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.	
	%	%	%	%	%	%	%	%	%	'000
PROPORTION OF PERSONS WITH NO SUPERANNUATION COVERAGE (b)										
<b>Sex</b>										
Males	27.0	24.5	21.8	25.4	19.9	27.7	20.0	15.8	24.3	1 969.7
Females	36.6	34.6	30.3	34.5	30.2	35.3	25.4	19.8	33.7	2 789.9
<b>Age group (years)</b>										
15–24	46.4	47.9	34.6	38.6	35.8	48.2	40.8	37.6	42.6	1 194.4
25–34	13.5	14.0	9.8	10.6	10.2	*11.2	*14.1	6.5	12.2	345.9
35–44	14.7	12.5	11.5	14.4	11.6	14.5	10.2	*6.3	13.0	390.1
45–54	18.1	12.8	13.5	12.1	10.9	12.6	*14.1	*6.6	14.3	407.2
55–64	27.3	25.9	23.3	24.7	22.3	25.5	24.1	12.5	25.2	580.1
65–69	54.7	52.1	52.7	60.4	51.8	58.9	45.7	36.0	53.7	428.6
70 years and over	81.7	75.8	79.6	83.7	74.3	81.6	67.8	52.0	79.0	1 413.3
<b>Labour force status</b>										
Employed	10.5	9.1	8.5	7.7	8.7	7.8	*7.6	7.1	9.2	955.4
Unemployed	42.9	43.9	36.1	41.3	49.9	50.1	55.6	43.2	42.5	224.9
Not in the labour force	68.5	63.9	63.7	68.1	58.8	67.0	65.3	47.9	65.2	3 579.2
<b>Employment type in main job(c) (d)</b>										
Employee with paid leave entitlements	1.8	1.5	*1.0	*1.1	1.3	*1.5	**3.5	*1.0	1.4	89.8
Employee without paid leave entitlements	23.0	22.6	18.1	13.9	20.9	18.7	**14.5	23.9	20.6	435.1
Owner manager of incorporated enterprise	8.1	*5.2	*6.5	*6.0	*12.5	**8.6	*6.4	**8.8	7.3	54.6
Owner manager of unincorporated enterprise	33.4	28.2	23.9	28.9	23.2	18.9	**25.7	*24.2	28.1	356.6
<b>Sector of employment in main job(d)</b>										
Public sector	*0.9	*3.0	**0.8	*1.7	*0.9	**0.5	**4.0	**0.3	1.4	25.0
Private sector	12.4	10.2	10.0	8.8	10.1	9.8	*9.0	12.5	10.8	918.6
Not determined	**4.0	—	*12.6	*20.2	**14.5	—	**100.0	**19.2	12.7	11.8
<b>Gross weekly personal income</b>										
\$1–\$299	66.7	59.3	59.9	61.4	54.3	61.7	61.1	50.9	61.6	2 621.7
\$300–\$599	27.3	27.4	21.8	24.8	22.3	24.8	26.0	18.0	25.3	721.2
\$600–\$999	5.8	4.8	5.8	*4.1	6.5	*5.1	*3.9	*3.6	5.4	176.8
\$1,000–\$1,499	*1.5	*1.9	*2.3	*3.2	*4.5	**2.0	**1.3	*0.8	2.2	41.7
\$1,500–\$1,999	**1.6	*4.4	*2.6	**1.9	**1.9	**4.2	**3.3	*2.7	2.5	17.8
\$2,000 or more	*1.7	**1.5	*4.0	**4.2	*0.5	*3.2	**6.4	*2.7	2.1	13.4
Nil or negative income	67.0	60.9	53.2	64.3	55.5	66.0	55.1	71.0	61.7	931.2
Income not stated/not known	18.8	21.0	17.8	19.2	19.3	24.3	*17.3	*14.5	19.2	235.8
<b>Principal source of personal income</b>										
Wages and salaries	6.9	5.8	5.8	4.0	6.0	5.1	*5.6	5.6	6.0	499.9
Own unincorporated business income	28.2	25.2	26.7	29.0	23.3	21.2	*29.3	*22.9	26.4	225.9
Government pensions and allowances	73.1	68.0	67.0	72.3	64.6	69.3	71.6	58.2	69.6	2 568.9
Superannuation/annuity/allocated pension(e)	*5.1	*5.4	*6.4	**5.7	**4.6	*8.7	—	**4.0	5.5	22.0
Other income	45.3	51.0	41.6	39.4	38.4	46.3	*38.5	37.3	45.0	402.3
Nil or negative income	67.0	60.9	53.2	64.3	55.5	66.0	55.1	71.0	61.7	931.2
Not determined	12.4	16.6	14.6	*15.2	16.7	*25.4	**7.0	*7.7	14.6	109.3
<b>Total</b>	31.8	29.6	26.1	30.0	25.0	31.6	22.6	17.8	29.1	4 759.5
<b>Total ('000)</b>	1 737.3	1 219.1	831.6	373.0	402.7	121.9	27.0	46.8	4 759.5	4 759.5

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(d) Excluding persons who were unemployed or not in the labour force

(e) Includes annuities purchased independently of superannuation

	Lowest	Second	Third	Fourth	Highest	Not known/no income reported	Total	
	%	%	%	%	%	%	%	'000
PROPORTION OF PERSONS WITH ACCOUNTS IN THE ACCUMULATION PHASE (a)								
<b>Age group (years)</b>								
15–24	25.9	44.7	57.3	73.5	70.8	61.2	57.3	1 605.5
25–34	54.4	76.0	88.0	95.8	97.8	88.3	87.5	2 478.8
35–44	55.0	78.2	90.8	94.9	97.1	88.9	86.5	2 601.2
45–54	52.9	73.2	89.5	94.2	95.1	87.5	85.2	2 424.3
55–64	33.2	53.0	71.3	79.9	87.8	71.5	65.5	1 509.3
65–69	8.8	10.2	25.7	42.8	58.4	31.1	20.4	162.8
70 years and over	1.4	*2.3	*5.7	*7.7	*13.9	*7.2	3.4	60.1
<b>Labour force status</b>								
Employed	65.9	82.7	90.3	94.5	95.7	87.2	90.0	9 331.6
Unemployed	56.1	54.0	55.7	58.2	60.7	56.4	56.1	296.7
Not in the labour force	15.8	20.1	29.7	34.7	35.0	25.3	22.1	1 213.5
<b>Employment type in main job (b)(c)</b>								
Employee with paid leave entitlements	90.0	96.6	98.3	98.8	99.4	97.6	98.4	6 106.6
Employee without paid leave entitlements	65.8	75.6	78.7	84.5	86.2	73.6	78.5	1 655.3
Owner manager of incorporated enterprise	69.9	84.7	91.0	92.0	95.0	91.4	91.3	683.7
Owner manager of unincorporated enterprise	57.7	62.6	74.5	76.9	74.8	70.3	68.9	872.9
<b>Sector of employment in main job (c)</b>								
Public sector	91.3	92.7	98.9	99.5	99.0	96.1	98.2	1 708.1
Private sector	64.2	81.6	88.9	93.3	94.7	85.8	88.4	7 542.8
Not determined	76.1	76.1	90.8	82.3	94.0	86.5	86.6	80.8
<b>Gross weekly personal income</b>								
\$1–\$299	21.4	32.6	49.7	53.9	59.3	47.0	33.5	1 427.9
\$300–\$599	45.3	48.7	75.0	88.2	84.6	80.5	65.1	1 859.0
\$600–\$999	79.8	89.3	87.8	92.4	94.5	93.3	91.1	2 982.8
\$1,000–\$1,499	100.0	98.2	96.4	96.2	94.7	97.1	95.6	1 825.7
\$1,500–\$1,999	—	100.0	97.2	98.9	94.8	93.0	95.7	682.6
\$2,000 or more	—	—	100.0	100.0	94.5	93.6	94.8	602.7
Nil or negative income	36.3	34.9	35.5	37.8	37.0	34.8	35.9	542.0
Income not stated/not known	—	—	—	—	—	74.8	74.8	919.2
<b>Principal source of personal income</b>								
Wages and salaries	75.1	89.3	93.0	96.0	97.4	89.3	93.8	7 762.5
Own unincorporated business income	55.7	65.3	74.2	77.8	77.1	70.5	71.7	613.2
Government pensions and allowances	17.1	24.3	38.7	43.2	35.7	32.8	23.4	862.8
Superannuation/annuity/allocated pension (d)	**5.8	9.8	20.6	21.3	23.8	*19.4	16.8	67.8
Other income	47.2	37.0	38.0	44.1	64.7	45.4	46.3	414.1
Nil or negative income	36.3	34.9	35.5	37.8	37.0	34.8	35.9	542.0
Not determined	—	—	—	—	—	77.2	77.2	579.5
<b>Total</b>	<b>27.7</b>	<b>48.9</b>	<b>73.5</b>	<b>85.1</b>	<b>88.9</b>	<b>72.5</b>	<b>66.2</b>	<b>10 841.9</b>
<b>Total ('000)</b>	<b>793.6</b>	<b>1 300.8</b>	<b>1 915.6</b>	<b>2 436.3</b>	<b>2 664.3</b>	<b>1 731.4</b>	<b>66.2</b>	<b>10 841.9</b>

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	Lowest	Second	Third	Fourth	Highest	Not known/no income reported	Total	
	%	%	%	%	%	%	%	'000
PROPORTION OF PERSONS DRAWING ON SUPERANNUATION (a)								
<b>Age group (years)</b>								
15–24	**0.7	—	**0.3	**0.4	**0.1	—	*0.2	*7.0
25–34	*3.6	3.3	*2.2	*1.2	*1.2	*1.4	1.9	53.3
35–44	4.7	3.7	2.7	*1.9	1.7	*2.1	2.6	79.2
45–54	*3.3	3.6	3.4	2.3	2.4	*1.5	2.6	75.0
55–64	17.8	23.5	19.2	14.9	14.5	16.3	17.5	403.4
65–69	14.3	40.4	35.1	38.5	46.6	40.0	30.8	245.6
70 years and over	5.9	24.8	33.2	38.4	45.9	26.3	18.6	332.7
<b>Labour force status</b>								
Employed	3.9	4.5	3.0	2.6	3.2	3.2	3.2	333.5
Unemployed	*5.6	*3.7	**2.9	**4.6	**1.1	*5.6	4.5	23.7
Not in the labour force	8.4	19.4	20.2	18.7	24.0	18.2	15.3	838.9
<b>Employment type in main job (b)(c)</b>								
Employee with paid leave entitlements	*3.3	3.8	2.3	2.2	2.4	2.5	2.5	152.8
Employee without paid leave entitlements	*3.7	4.9	3.9	*3.0	4.8	4.2	4.1	86.1
Owner manager of incorporated enterprise	—	**3.1	**2.4	**4.3	*4.6	*3.1	3.6	26.8
Owner manager of unincorporated enterprise	4.8	*5.2	*5.7	*3.9	*7.6	4.3	5.2	66.2
<b>Sector of employment in main job (c)</b>								
Public sector	**4.4	*4.3	*3.1	*2.4	3.7	5.4	3.5	61.3
Private sector	3.8	4.6	3.0	2.6	3.1	2.9	3.2	269.4
Not determined	**4.5	—	—	**5.0	**6.2	**1.3	*3.0	*2.8
<b>Gross weekly personal income</b>								
\$1–\$299	7.7	8.9	5.1	4.1	*3.3	4.3	6.9	293.7
\$300–\$599	8.8	20.8	11.4	5.9	*3.6	5.3	12.4	354.9
\$600–\$999	**8.0	6.7	9.0	4.7	4.6	*4.2	6.1	198.7
\$1,000–\$1,499	—	**0.6	3.9	5.5	5.8	**2.2	5.0	96.1
\$1,500–\$1,999	—	—	**8.6	*5.5	5.9	*9.5	6.1	43.6
\$2,000 or more	—	—	—	**3.8	7.5	*6.7	7.2	45.9
Nil or negative income	5.1	*2.8	*2.3	*3.8	**2.4	*3.4	3.7	55.1
Income not stated/not known	—	—	—	—	—	8.8	8.8	108.0
<b>Principal source of personal income</b>								
Wages and salaries	*2.1	3.8	2.6	2.3	2.6	1.5	2.5	205.4
Own unincorporated business income	*5.3	*2.3	*3.8	*2.7	*5.7	**1.7	3.6	31.0
Government pensions and allowances	7.1	14.0	10.7	6.7	**6.0	6.2	9.4	346.1
Superannuation/annuity/allocated pension (d)	86.6	92.2	90.6	91.5	96.1	93.9	92.0	370.9
Other income	*11.6	10.7	*9.3	15.0	11.8	10.1	11.2	100.3
Nil or negative income	5.1	*2.8	*2.3	*3.8	**2.4	*3.4	3.7	55.1
Not determined	—	—	—	—	—	11.6	11.6	87.3
<b>Total</b>	7.4	12.2	7.6	5.0	5.4	6.7	7.3	1 196.1
<b>Total ('000)</b>	211.2	324.5	197.1	141.8	162.5	159.0	7.3	1 196.1

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- (d) Includes annuities purchased independently of superannuation

	Lowest	Second	Third	Fourth	Highest	Not known/no income reported	Total	
	%	%	%	%	%	%	%	'000
PROPORTION OF PERSONS WITH NO SUPERANNUATION COVERAGE (a)								
<b>Age group (years)</b>								
15–24	73.5	55.3	42.6	26.4	29.2	38.8	42.6	1 194.4
25–34	44.6	23.2	11.7	4.2	2.1	11.5	12.2	345.9
35–44	42.7	21.2	8.7	5.0	2.9	10.9	13.0	390.1
45–54	45.7	26.0	9.8	5.7	4.6	12.5	14.3	407.2
55–64	55.8	33.9	18.4	12.8	5.8	20.1	25.2	580.1
65–69	78.4	51.6	46.3	28.2	*12.2	35.0	53.7	428.6
70 years and over	93.0	73.2	63.5	56.3	46.0	68.1	79.0	1 413.3
<b>Labour force status</b>								
Employed	32.1	16.3	9.1	5.1	3.8	11.7	9.2	955.4
Unemployed	41.5	45.7	44.3	38.6	38.2	42.2	42.5	224.9
Not in the labour force	77.9	62.6	54.1	50.4	45.3	59.2	65.2	3 579.2
<b>Employment type in main job (b)(c)</b>								
Employee with paid leave entitlements	*9.0	3.1	1.7	*1.1	*0.5	2.1	1.4	89.8
Employee without paid leave entitlements	33.2	23.4	20.7	14.9	13.3	24.7	20.6	435.1
Owner manager of incorporated enterprise	*30.1	*15.3	*9.0	*5.4	*3.1	7.3	7.3	54.6
Owner manager of unincorporated enterprise	39.0	35.1	21.9	21.2	21.3	27.0	28.1	356.6
<b>Sector of employment in main job (c)</b>								
Public sector	**8.7	*6.7	**0.9	**0.3	*0.6	*2.9	1.4	25.0
Private sector	33.6	17.4	10.5	6.2	4.7	13.0	10.8	918.6
Not determined	*23.9	**23.9	**9.2	*17.7	**2.8	*13.5	12.7	11.8
<b>Gross weekly personal income</b>								
\$1–\$299	72.9	61.0	46.7	44.3	38.5	50.8	61.6	2 621.7
\$300–\$599	48.8	33.7	17.0	8.3	12.7	16.1	25.3	721.2
\$600–\$999	*20.2	7.6	7.1	4.7	2.7	*4.0	5.4	176.8
\$1,000–\$1,499	—	**1.8	*2.8	*1.3	2.6	**1.7	2.2	41.7
\$1,500–\$1,999	—	—	**2.8	**0.5	3.1	**2.6	2.5	17.8
\$2,000 or more	—	—	—	—	2.3	**1.9	2.1	13.4
Nil or negative income	60.4	63.4	62.8	59.4	62.2	63.3	61.7	931.2
Income not stated/not known	—	—	—	—	—	19.2	19.2	235.8
<b>Principal source of personal income</b>								
Wages and salaries	24.2	10.4	6.9	3.8	2.4	10.5	6.0	499.9
Own unincorporated business income	41.5	34.0	24.5	20.7	19.2	28.6	26.4	225.9
Government pensions and allowances	78.0	64.1	53.9	52.4	60.9	63.6	69.6	2 568.9
Superannuation/annuity/allocated pension (d)	**10.8	*5.8	*6.8	*5.1	**0.9	**4.9	5.5	22.0
Other income	43.6	53.8	53.2	44.3	27.8	48.1	45.0	402.3
Nil or negative income	60.4	63.4	62.8	59.4	62.2	63.3	61.7	931.2
Not determined	—	—	—	—	—	14.6	14.6	109.3
<b>Total</b>	<b>67.0</b>	<b>41.7</b>	<b>21.9</b>	<b>12.3</b>	<b>8.5</b>	<b>23.2</b>	<b>29.1</b>	<b>4 759.5</b>
<b>Total ('000)</b>	<b>1 919.4</b>	<b>1 109.7</b>	<b>571.0</b>	<b>351.2</b>	<b>253.7</b>	<b>554.4</b>	<b>29.1</b>	<b>4 759.5</b>

\* estimate has a relative standard error of 25% to 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) Components will add up to more than 100 percent, as 417,300 persons had superannuation accounts in the accumulation phase and were also drawing from superannuation
- (b) Excluding contributing family workers
- (c) Excluding persons who were unemployed or not in the labour force
- (d) Includes annuities purchased independently of superannuation



	Pre-tax contributions only (a)	Pre- and post-tax contributions (a) (b)	Post-tax contributions only (b)	Not applicable	Total (c)	
	%	%	%	%	%	'000
<b>MALES</b>						
<b>Industry in main job (d) (e)</b>						
Agriculture, forestry and fishing	2.6	2.2	13.2	9.8	4.4	251.4
Mining	2.7	*3.5	**0.4	*0.3	2.3	128.8
Manufacturing	17.3	13.4	6.3	7.9	14.5	825.6
Electricity, gas, water and waste services	1.4	2.5	**0.8	*0.2	1.3	73.2
Construction	11.4	8.1	21.4	21.3	13.3	756.3
Wholesale trade	5.4	4.6	*3.8	4.1	4.9	282.3
Retail trade	10.6	6.3	*4.7	10.5	9.7	552.3
Accommodation and food services	4.7	1.9	*3.7	8.2	4.9	278.2
Transport, postal and warehousing	6.9	9.5	10.0	8.4	7.7	439.1
Information media and telecommunications	2.3	2.7	*1.6	1.3	2.2	124.0
Financial and insurance services	3.7	2.0	*2.1	1.6	3.0	171.0
Rental, hiring and real estate services	2.4	*1.1	*1.4	2.1	2.1	118.7
Professional, scientific and technical services	7.7	5.3	11.5	5.7	7.2	409.6
Administrative and support services	2.9	1.6	*3.1	4.7	3.0	173.8
Public administration and safety	5.0	16.4	*2.3	1.8	5.9	337.0
Education and training	3.7	9.6	*1.5	2.3	4.2	240.1
Health care and social assistance	3.7	5.6	4.7	2.8	3.9	221.4
Arts and recreation services	1.4	*1.0	*1.3	2.4	1.6	88.8
Other services	4.1	2.7	6.1	4.4	4.1	232.3
<b>Occupation in main job (f)</b>						
Managers	15.7	17.5	30.9	17.4	17.1	973.2
Professionals	18.7	23.6	19.8	11.5	18.1	1 034.2
Technicians and trades workers	21.6	17.6	25.3	24.7	21.8	1 241.5
Community and personal service workers	4.8	5.8	*3.2	4.3	4.8	271.5
Clerical and administrative workers	7.9	9.1	*3.5	4.2	7.1	407.3
Sales workers	6.9	4.1	*2.3	8.5	6.6	374.8
Machinery operators and drivers	11.8	13.8	6.5	8.7	11.2	641.7
Labourers	12.7	8.5	8.6	20.6	13.3	761.3
<b>Sector of employment in main job</b>						
Public sector	10.8	35.5	3.7	3.2	12.6	718.9
Private sector	88.6	63.8	95.1	95.2	86.5	4 937.3
Not determined	0.7	*0.6	*1.2	1.6	0.9	49.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>5 705.6</b>
<b>Total ('000)</b>	<b>3 532.3</b>	<b>829.2</b>	<b>282.2</b>	<b>1 061.8</b>	<b>5 705.6</b>	<b>5 705.6</b>

\* estimate has a relative standard error of 25% to 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) Pre-tax contributions to superannuation are employer and salary sacrificed contributions

(b) Post-tax contributions to superannuation are personal and spouse contributions

(c) Including persons with no contributions to accounts, and persons with no accounts in the accumulation phase

(d) This data item is classified according to the ANZSIC 2006

(e) Excluding a small number of persons for whom industry was inadequately described

(f) This data item is classified according to the ANZSCO First Edition

	Pre-tax contributions only (a)	Pre- and post-tax contributions (a) (b)	Post-tax contributions only (b)	Not applicable	Total (c)	
	%	%	%	%	%	'000
FEMALES						
<b>Industry in main job (d) (e)</b>						
Agriculture, forestry and fishing	1.3	*1.5	*9.4	7.5	2.6	120.1
Mining	0.5	**0.3	—	—	0.4	18.7
Manufacturing	6.3	4.8	*3.8	5.2	5.8	271.3
Electricity, gas, water and waste services	0.4	*0.4	—	**0.2	0.4	18.1
Construction	2.0	*1.6	*7.8	4.5	2.5	118.2
Wholesale trade	3.4	2.2	**0.9	1.7	2.9	133.2
Retail trade	13.7	7.6	7.7	19.8	13.6	634.8
Accommodation and food services	6.8	3.4	*6.6	14.5	7.6	352.5
Transport, postal and warehousing	2.5	2.5	*3.4	3.0	2.6	120.3
Information media and telecommunications	2.3	3.4	**2.4	*0.8	2.2	104.6
Financial and insurance services	4.8	4.2	**1.7	1.7	4.1	192.5
Rental, hiring and real estate services	2.1	*1.5	*3.7	2.9	2.2	100.6
Professional, scientific and technical services	8.8	4.9	11.0	6.2	7.8	363.2
Administrative and support services	4.1	*1.5	*4.6	7.0	4.2	196.1
Public administration and safety	5.3	16.0	*5.1	*1.0	6.2	290.1
Education and training	11.2	18.2	*8.3	5.2	11.2	522.1
Health care and social assistance	19.7	23.7	15.4	8.6	18.4	855.0
Arts and recreation services	1.5	*1.0	**2.4	3.2	1.7	79.6
Other services	3.2	*1.2	*5.8	6.9	3.6	166.5
<b>Occupation in main job (f)</b>						
Managers	9.5	10.4	19.0	13.9	10.6	494.2
Professionals	25.5	32.1	27.3	13.4	24.6	1 143.8
Technicians and trades workers	3.8	4.1	*7.6	7.7	4.6	215.6
Community and personal service workers	12.9	11.9	9.4	12.0	12.5	582.5
Clerical and administrative workers	27.1	29.1	23.1	17.4	25.7	1 196.4
Sales workers	12.3	6.1	*3.1	20.0	12.4	579.4
Machinery operators and drivers	1.6	*1.0	**1.4	*1.3	1.5	67.8
Labourers	7.2	5.2	*9.2	14.2	8.1	378.6
<b>Sector of employment in main job</b>						
Public sector	21.4	45.2	12.5	4.2	21.9	1 021.1
Private sector	77.6	54.4	86.9	94.6	77.1	3 593.4
Not determined	1.0	**0.4	**0.6	*1.2	0.9	43.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>4 658.3</b>
<b>Total ('000)</b>	<b>3 053.6</b>	<b>708.6</b>	<b>115.1</b>	<b>781.0</b>	<b>4 658.3</b>	<b>4 658.3</b>

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— nil or rounded to zero (including null cells)

(a) Pre-tax contributions to superannuation are employer and salary sacrificed contributions

(b) Post-tax contributions to superannuation are personal and spouse contributions

(c) Including persons with no contributions to accounts, and persons with no accounts in the accumulation phase

(d) This data item is classified according to the ANZSIC 2006

(e) Excluding a small number of persons for whom industry was inadequately described

(f) This data item is classified according to the ANZSCO First Edition

	Pre-tax contributions only (a)	Pre- and post-tax contributions (a) (b)	Post-tax contributions only (b)	Not applicable	Total (c)	
	%	%	%	%	%	'000
PERSONS						
<b>Industry in main job (d) (e)</b>						
Agriculture, forestry and fishing	2.0	1.8	12.1	8.9	3.6	371.5
Mining	1.7	*2.1	**0.3	*0.2	1.4	147.5
Manufacturing	12.2	9.5	5.6	6.8	10.6	1 096.9
Electricity, gas, water and waste services	0.9	1.5	**0.5	*0.2	0.9	91.2
Construction	7.0	5.1	17.4	14.2	8.4	874.5
Wholesale trade	4.5	3.5	*3.0	3.1	4.0	415.5
Retail trade	12.0	6.9	5.6	14.4	11.5	1 187.1
Accommodation and food services	5.7	2.6	*4.5	10.9	6.1	630.7
Transport, postal and warehousing	4.8	6.3	8.1	6.1	5.4	559.4
Information media and telecommunications	2.3	3.0	*1.8	1.1	2.2	228.5
Financial and insurance services	4.2	3.0	*2.0	1.6	3.5	363.5
Rental, hiring and real estate services	2.2	1.3	*2.0	2.5	2.1	219.3
Professional, scientific and technical services	8.2	5.1	11.3	5.9	7.5	772.8
Administrative and support services	3.4	1.6	*3.5	5.7	3.6	369.9
Public administration and safety	5.1	16.2	*3.1	1.5	6.1	627.1
Education and training	7.2	13.6	3.5	3.5	7.4	762.2
Health care and social assistance	11.2	13.9	7.8	5.2	10.4	1 076.4
Arts and recreation services	1.4	1.0	*1.6	2.8	1.6	168.4
Other services	3.7	2.0	6.0	5.4	3.8	398.7
<b>Occupation in main job (f)</b>						
Managers	12.9	14.2	27.4	15.9	14.2	1 467.5
Professionals	21.9	27.5	22.0	12.3	21.0	2 178.0
Technicians and trades workers	13.3	11.4	20.2	17.5	14.1	1 457.1
Community and personal service workers	8.5	8.6	5.0	7.6	8.2	854.0
Clerical and administrative workers	16.8	18.4	9.1	9.8	15.5	1 603.8
Sales workers	9.4	5.0	2.5	13.4	9.2	954.2
Machinery operators and drivers	7.1	7.9	5.0	5.6	6.8	709.4
Labourers	10.1	7.0	8.8	17.9	11.0	1 139.9
<b>Sector of employment in main job</b>						
Public sector	15.7	40.0	6.3	3.6	16.8	1 740.0
Private sector	83.5	59.5	92.7	95.0	82.3	8 530.7
Not determined	0.8	*0.5	*1.0	1.4	0.9	93.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>10 363.9</b>
<b>Total ('000)</b>	<b>6 586.0</b>	<b>1 537.7</b>	<b>397.3</b>	<b>1 842.9</b>	<b>10 363.9</b>	<b>10 363.9</b>

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(a) Pre-tax contributions to superannuation are employer and salary sacrificed contributions

(b) Post-tax contributions to superannuation are personal and spouse contributions

(c) Including persons with no contributions to accounts, and persons with no accounts in the accumulation phase

(d) This data item is classified according to the ANZSIC 2006

(e) Excluding a small number of persons for whom industry was inadequately described

(f) This data item is classified according to the ANZSCO First Edition

# ALL PERSONS WITH SUPERANNUATION ACCOUNTS IN THE ACCUMULATION PHASE, Superannuation balance(a)—by selected characteristics

## CURRENT ACCOUNT BALANCE/WITHDRAWAL BENEFIT

	\$1– \$9,999	\$10,000– \$24,999	\$25,000– \$49,999	\$50,000– \$99,999	\$100,000 or more	Balance not determined(b)	Total	
	%	%	%	%	%	%	%	'000

## ACCUMULATION ACCOUNTS (c)

<b>Sex</b>								
Males	47.7	49.4	56.4	61.7	65.8	54.4	53.8	4 103.1
Females	52.3	50.6	43.6	38.3	34.2	45.6	46.2	3 527.2
<b>Age group (years)</b>								
15–24	30.0	4.6	*0.7	**0.1	**0.1	20.3	13.3	1 018.3
25–34	29.4	34.1	21.6	11.5	1.2	23.5	23.0	1 755.1
35–44	19.5	27.4	31.0	33.9	14.9	24.1	24.1	1 838.8
45–54	13.9	22.8	27.9	28.7	36.1	17.6	22.2	1 693.0
55–64	6.3	9.9	16.9	22.9	39.6	11.9	15.0	1 142.2
65–69	0.6	*0.9	1.4	2.2	5.8	2.0	1.7	131.7
70 years and over	*0.3	**0.3	*0.5	*0.7	2.4	*0.6	0.7	51.3
<b>Labour force status</b>								
Employed	81.8	89.2	90.6	90.3	82.5	85.5	85.8	6 547.6
Unemployed	5.0	1.7	*1.2	*1.4	*1.2	4.0	2.9	221.4
Not in the labour force	13.2	9.0	8.2	8.3	16.3	10.5	11.3	861.3
<b>Employment type in main job (d) (e)</b>								
Employee with paid leave entitlements	46.5	56.0	61.4	63.1	46.6	53.1	52.9	4 036.2
Employee without paid leave entitlements	25.4	15.0	9.5	5.7	6.1	17.1	15.8	1 207.4
Owner manager of incorporated enterprise	2.2	7.1	7.9	10.7	20.0	8.3	7.7	585.2
Owner manager of unincorporated enterprise	7.6	11.0	11.7	10.7	9.7	6.9	9.3	709.6
<b>Sector of employment in main job (e)</b>								
Public sector	11.0	11.7	13.1	15.9	13.2	9.2	12.0	915.3
Private sector	70.2	76.7	76.5	73.9	68.5	74.7	73.0	5 568.5
Not determined	*0.6	0.8	*1.0	*0.6	*0.9	*1.6	0.8	63.8
<b>Gross weekly personal income</b>								
\$1–\$299	18.9	10.9	9.2	6.9	9.5	11.3	12.8	973.7
\$300–\$599	25.8	18.2	13.1	8.7	9.2	16.7	17.7	1 351.5
\$600–\$999	29.0	33.8	32.2	23.2	16.2	25.3	27.6	2 109.8
\$1,000–\$1,499	9.3	17.4	23.1	28.0	20.3	10.3	16.2	1 235.0
\$1,500–\$1,999	3.0	4.9	6.3	11.7	12.9	3.1	6.0	455.1
\$2,000 or more	1.6	3.3	4.5	11.1	19.5	2.8	5.7	433.0
Nil or negative income	6.3	4.8	4.4	3.3	3.6	5.9	5.1	388.4
Income not stated/not known	6.1	6.8	7.2	7.1	8.8	24.6	9.0	683.8
<b>Principal source of personal income</b>								
Wages and salaries	68.5	73.7	73.9	74.1	63.7	66.2	69.9	5 335.7
Own unincorporated business income	4.8	8.1	8.5	8.1	7.5	4.5	6.6	500.8
Government pensions and allowances	13.3	6.2	4.7	4.1	4.6	7.3	8.1	617.6
Superannuation/annuity/allocated pension(f)	*0.3	**0.2	**0.2	*0.6	3.4	*0.5	0.7	51.8
Other income	3.0	3.3	3.3	4.4	10.6	2.4	4.1	314.0
Nil or negative income	6.3	4.8	4.4	3.3	3.6	5.9	5.1	388.4
Not determined	3.8	3.7	4.9	5.3	6.6	13.1	5.5	422.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>7 630.3</b>
<b>Total ('000)</b>	<b>2 560.9</b>	<b>1 306.7</b>	<b>1 102.3</b>	<b>845.1</b>	<b>922.3</b>	<b>893.1</b>	<b>100.0</b>	<b>7 630.3</b>

\* estimate has a relative standard error of 25% to 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) For up to three superannuation accounts per person

(b) For one or more superannuation accounts

(c) Includes accounts for which benefit structure could not be determined, and accounts in small APRA and self-managed superannuation funds

(d) Excluding contributing family workers

(e) Excluding persons who were unemployed or not in the labour force

(f) Includes annuities purchased independently of superannuation

## CURRENT ACCOUNT BALANCE/WITHDRAWAL BENEFIT

	\$1– \$9,999	\$10,000– \$24,999	\$25,000– \$49,999	\$50,000– \$99,999	\$100,000 or more	Balance not determined(b)	Total	
	%	%	%	%	%	%	%	'000

## DEFINED BENEFIT ACCOUNTS

<b>Sex</b>								
Males	40.2	36.0	48.7	46.5	58.4	51.3	48.5	312.2
Females	59.8	64.0	51.3	53.5	41.6	48.7	51.5	330.9
<b>Age group (years)</b>								
15–24	17.9	*5.8	**2.4	**0.6	—	**3.3	4.5	28.8
25–34	36.5	29.2	30.7	22.5	*5.5	*20.9	21.3	137.2
35–44	21.3	30.1	26.5	37.1	27.5	*24.4	28.1	180.7
45–54	16.3	28.3	27.6	28.5	41.7	31.1	30.7	197.2
55–64	*7.1	*6.7	12.9	11.1	24.0	*13.8	14.5	93.2
65–69	**0.1	—	—	**0.3	**0.7	**6.5	*0.6	*4.1
70 years and over	**0.7	—	—	—	**0.6	—	**0.3	**2.0
<b>Labour force status</b>								
Employed	85.4	91.2	93.0	93.0	91.7	86.5	90.7	583.2
Unemployed	*3.3	**1.8	**0.4	**1.4	**0.8	—	*1.4	*8.7
Not in the labour force	11.3	*6.9	*6.6	*5.6	7.6	*13.5	8.0	51.2
<b>Employment type in main job(c) (d)</b>								
Employee with paid leave entitlements	62.2	68.7	81.0	85.6	83.6	74.7	77.5	498.3
Employee without paid leave entitlements	12.5	*9.9	*5.2	*2.8	*3.0	**8.1	6.1	39.1
Owner manager of incorporated enterprise	**2.1	**3.0	*2.7	**2.3	*2.8	—	2.5	15.8
Owner manager of unincorporated enterprise	*8.6	*9.7	*4.2	*2.3	*2.2	**3.8	4.7	30.0
<b>Sector of employment in main job(d)</b>								
Public sector	39.9	48.2	69.0	61.8	69.3	51.5	59.3	381.1
Private sector	43.6	42.1	23.1	30.9	21.7	*32.1	30.4	195.7
Not determined	**1.9	**0.9	**0.9	**0.2	**0.7	**3.0	*1.0	*6.4
<b>Gross weekly personal income</b>								
\$1–\$299	12.9	*11.8	*3.2	*5.0	*4.4	**4.7	6.8	43.6
\$300–\$599	19.3	18.6	8.9	*3.7	4.7	*12.7	9.9	63.4
\$600–\$999	37.0	30.9	29.3	25.9	14.6	*27.4	25.3	162.8
\$1,000–\$1,499	15.1	18.1	32.0	39.9	39.6	*25.1	30.8	198.1
\$1,500–\$1,999	*6.2	*8.6	*10.7	11.8	22.1	**3.2	13.2	85.0
\$2,000 or more	**1.4	**3.8	*5.9	*6.6	8.7	**5.9	5.9	37.9
Nil or negative income	*4.0	**3.6	*5.8	**2.0	**1.0	**2.3	2.8	17.9
Income not stated/not known	*4.2	*4.6	*4.0	*5.2	4.9	*18.6	5.4	34.5
<b>Principal source of personal income</b>								
Wages and salaries	71.2	77.6	83.8	85.9	84.8	74.0	81.0	521.0
Own unincorporated business income	*6.3	*6.8	**2.1	**1.6	*1.8	**1.6	3.2	20.5
Government pensions and allowances	12.2	*6.7	**3.3	*3.4	*1.9	**2.4	4.8	31.0
Superannuation/annuity/allocated pension(e)	**0.7	*0.5	**0.1	**0.3	*1.9	*8.4	*1.3	*8.4
Other income	*3.4	**2.1	**1.6	*3.0	4.8	**1.8	3.3	21.3
Nil or negative income	*4.0	**3.6	*5.8	**2.0	**1.0	**2.3	2.8	17.9
Not determined	*2.2	**2.7	*3.3	*3.8	*3.8	*9.5	3.6	23.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>643.1</b>
<b>Total ('000)</b>	<b>112.9</b>	<b>81.3</b>	<b>94.4</b>	<b>110.7</b>	<b>211.8</b>	<b>32.0</b>	<b>100.0</b>	<b>643.1</b>

\* estimate has a relative standard error of 25% to 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) For up to three superannuation accounts per person

(b) For one or more superannuation accounts

(c) Excluding contributing family workers

(d) Excluding persons who were unemployed or not in the labour force

(e) Includes annuities purchased independently of superannuation

## CURRENT ACCOUNT BALANCE/WITHDRAWAL BENEFIT

	\$1– \$9,999	\$10,000– \$24,999	\$25,000– \$49,999	\$50,000– \$99,999	\$100,000 or more	Balance not determined(b)	Total	
	%	%	%	%	%	%	%	'000

## HYBRID ACCOUNTS

<b>Sex</b>								
Males	43.9	41.9	51.7	56.5	70.0	55.1	50.1	2 250.0
Females	56.1	58.1	48.3	43.5	30.0	44.9	49.9	2 243.3
<b>Age group (years)</b>								
15–24	36.9	5.6	*0.9	**0.3	—	27.5	17.8	801.6
25–34	27.3	38.0	29.2	11.6	3.1	23.6	24.5	1 100.1
35–44	17.5	25.7	33.2	36.6	22.2	22.2	23.9	1 075.8
45–54	12.9	19.4	25.1	32.7	42.3	16.9	21.5	966.5
55–64	4.7	10.3	10.6	17.6	29.8	9.0	11.1	499.5
65–69	*0.5	*1.0	*0.8	*0.8	2.4	*0.6	0.9	40.6
70 years and over	**0.1	—	**0.4	**0.4	**0.2	*0.3	*0.2	*9.1
<b>Labour force status</b>								
Employed	84.5	89.2	91.3	93.6	91.3	89.0	88.4	3 970.3
Unemployed	4.0	*1.0	*2.0	**0.5	*1.0	*2.2	2.3	105.6
Not in the labour force	11.5	9.9	6.7	5.8	7.6	8.8	9.3	417.4
<b>Employment type in main job(c) (d)</b>								
Employee with paid leave entitlements	50.8	65.3	74.2	78.0	80.1	61.3	63.6	2 858.6
Employee without paid leave entitlements	26.0	12.8	7.8	6.2	2.9	20.4	16.0	720.3
Owner manager of incorporated enterprise	1.7	3.7	4.7	5.1	*4.4	3.7	3.3	148.0
Owner manager of unincorporated enterprise	5.9	7.4	4.6	4.4	3.7	3.6	5.3	239.1
<b>Sector of employment in main job(d)</b>								
Public sector	12.1	19.0	23.0	27.9	34.5	13.5	19.1	860.0
Private sector	71.9	69.6	67.5	64.8	56.6	74.4	68.6	3 082.8
Not determined	*0.5	*0.6	*0.8	**0.9	**0.2	*1.1	0.6	27.5
<b>Gross weekly personal income</b>								
\$1–\$299	20.7	12.0	5.4	5.8	6.3	10.4	13.0	583.8
\$300–\$599	23.8	16.8	12.9	7.8	2.8	17.4	16.4	738.9
\$600–\$999	30.4	36.3	31.5	27.1	14.7	27.3	29.0	1 303.1
\$1,000–\$1,499	10.0	18.7	24.5	28.6	27.4	11.8	17.5	788.5
\$1,500–\$1,999	3.0	3.5	8.7	11.3	17.5	5.5	6.7	299.6
\$2,000 or more	1.2	3.2	6.8	11.8	18.9	4.3	5.8	258.7
Nil or negative income	5.6	3.0	4.6	2.5	*2.5	5.7	4.4	196.8
Income not stated/not known	5.2	6.6	5.7	5.1	10.0	17.7	7.2	324.1
<b>Principal source of personal income</b>								
Wages and salaries	73.8	77.0	82.5	84.4	78.4	73.5	77.1	3 465.5
Own unincorporated business income	3.7	4.5	3.3	3.1	2.5	*2.7	3.5	156.3
Government pensions and allowances	10.5	6.9	3.6	*2.3	3.7	5.3	6.8	307.6
Superannuation/annuity/allocated pension(e)	**0.2	**0.2	**0.4	**0.1	*1.4	*0.1	0.3	15.6
Other income	3.0	4.1	1.7	3.2	3.1	*2.0	2.9	131.2
Nil or negative income	5.6	3.0	4.6	2.5	*2.5	5.7	4.4	196.8
Not determined	3.1	4.5	4.0	4.4	8.3	10.6	4.9	220.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>4 493.3</b>
<b>Total ('000)</b>	<b>1 740.9</b>	<b>720.4</b>	<b>639.5</b>	<b>446.1</b>	<b>537.4</b>	<b>409.0</b>	<b>100.0</b>	<b>4 493.3</b>

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\*\* 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) For up to three superannuation accounts per person

(b) For one or more superannuation accounts

(c) Excluding contributing family workers

(d) Excluding persons who were unemployed or not in the labour force

(e) Includes annuities purchased independently of superannuation

## CURRENT ACCOUNT BALANCE/WITHDRAWAL BENEFIT

	\$1– \$9,999	\$10,000– \$24,999	\$25,000– \$49,999	\$50,000– \$99,999	\$100,000 or more	Balance not determined(b)	Total	
	%	%	%	%	%	%	%	'000
TOTAL (c)								
<b>Sex</b>								
Males	45.9	44.4	53.0	57.9	66.1	54.1	52.3	5 672.9
Females	54.1	55.6	47.0	42.1	33.9	45.9	47.7	5 169.0
<b>Age group (years)</b>								
15–24	38.8	5.9	0.9	**0.2	**0.1	22.3	14.8	1 605.5
25–34	26.5	38.6	26.9	13.7	2.4	23.2	22.9	2 478.8
35–44	16.4	25.7	31.8	35.7	19.8	23.1	24.0	2 601.2
45–54	12.0	20.0	25.7	29.3	38.5	17.8	22.4	2 424.3
55–64	5.3	8.7	13.4	19.0	33.8	11.3	13.9	1 509.3
65–69	0.7	0.9	1.0	1.5	3.9	1.7	1.5	162.8
70 years and over	*0.4	**0.2	*0.4	*0.5	1.5	*0.5	0.6	60.1
<b>Labour force status</b>								
Employed	79.2	88.7	90.4	91.9	86.6	86.5	86.1	9 331.6
Unemployed	5.4	1.6	1.6	*1.1	1.1	3.2	2.7	296.7
Not in the labour force	15.4	9.6	8.0	7.1	12.3	10.3	11.2	1 213.5
<b>Employment type in main job (d) (e)</b>								
Employee with paid leave entitlements	42.2	57.4	64.9	69.4	62.3	56.3	56.3	6 106.6
Employee without paid leave entitlements	27.5	15.0	9.4	5.8	4.7	17.7	15.3	1 655.3
Owner manager of incorporated enterprise	1.9	5.8	6.3	8.5	12.8	6.8	6.3	683.7
Owner manager of unincorporated enterprise	7.3	10.4	9.8	8.2	6.7	5.7	8.1	872.9
<b>Sector of employment in main job (e)</b>								
Public sector	8.4	14.2	18.2	21.9	26.8	11.5	15.8	1 708.1
Private sector	70.3	73.9	71.2	69.3	59.2	73.6	69.6	7 542.8
Not determined	0.5	0.7	1.0	*0.6	*0.6	*1.4	0.7	80.8
<b>Gross weekly personal income</b>								
\$1–\$299	23.0	12.2	8.3	6.3	7.9	11.1	13.2	1 427.9
\$300–\$599	27.6	19.2	13.3	8.3	6.7	17.0	17.1	1 859.0
\$600–\$999	27.2	36.0	33.6	25.8	15.8	25.7	27.5	2 982.8
\$1,000–\$1,499	6.4	15.9	23.3	28.9	25.2	11.3	16.8	1 825.7
\$1,500–\$1,999	1.9	3.1	6.6	11.5	15.2	3.7	6.3	682.6
\$2,000 or more	0.7	2.5	3.7	9.9	17.6	3.4	5.6	602.7
Nil or negative income	7.2	4.4	4.8	2.9	3.0	5.7	5.0	542.0
Income not stated/not known	6.0	6.7	6.3	6.4	8.6	22.2	8.5	919.2
<b>Principal source of personal income</b>								
Wages and salaries	66.2	73.7	76.2	78.6	71.2	68.8	71.6	7 762.5
Own unincorporated business income	4.8	7.3	7.1	6.2	5.0	3.8	5.7	613.2
Government pensions and allowances	14.8	7.1	4.6	3.6	4.0	6.8	8.0	862.8
Superannuation/annuity/allocated pension(f)	*0.3	**0.2	**0.2	*0.3	2.5	*0.6	0.6	67.8
Other income	3.1	3.6	2.9	3.8	7.4	2.3	3.8	414.1
Nil or negative income	7.2	4.4	4.8	2.9	3.0	5.7	5.0	542.0
Not determined	3.5	3.8	4.3	4.7	6.8	12.1	5.3	579.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>10 841.9</b>
<b>Total ('000)</b>	<b>3 093.7</b>	<b>1 803.1</b>	<b>1 660.4</b>	<b>1 338.2</b>	<b>1 690.8</b>	<b>1 255.7</b>	<b>100.0</b>	<b>10 841.9</b>

\* estimate has a relative standard error of 25% to 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) For up to three superannuation accounts per person

(b) For one or more superannuation accounts

(c) Totals will add up to more than the total population as it is possible to have more than one superannuation account per person

(d) Excluding contributing family workers

(e) Excluding persons who were unemployed or not in the labour force

(f) Includes annuities purchased independently of superannuation

ALL PERSONS WITH SUPERANNUATION ACCOUNTS IN THE ACCUMULATION PHASE(a),  
Median and mean superannuation balance(b)—by selected characteristics

	Accumulation accounts(c)	Defined benefit accounts	Hybrid accounts	Total superannuation balance
	\$	\$	\$	\$
MEDIAN				
<b>Sex</b>				
Males	23 000	75 052	20 285	31 252
Females	13 716	41 069	11 291	18 489
<b>Age group (years)</b>				
15–24	1 500	**3 612	1 158	1 672
25–34	10 000	24 978	10 814	14 793
35–44	22 000	60 937	25 000	32 283
45–54	31 762	91 379	36 006	45 525
55–64	56 195	110 629	51 000	71 731
65–69	80 000	np	**36 566	80 000
70 years and over	*79 157	np	**39 651	*66 521
<b>Labour force status</b>				
Employed	19 449	54 000	16 511	25 084
Unemployed	2 998	**20 444	*1 759	3 500
Not in the labour force	14 174	*44 972	8 290	14 483
<b>Employment type in main job(d)(e)</b>				
Employee with paid leave entitlements	20 818	61 597	22 000	31 783
Employee without paid leave entitlements	5 000	17 886	2 480	5 409
Owner manager of incorporated enterprise	55 976	*74 583	31 920	58 898
Owner manager of unincorporated enterprise	22 062	**17 315	12 566	23 005
<b>Sector of employment in main job(e)</b>				
Public sector	22 604	74 777	33 702	46 171
Private sector	18 696	37 000	12 946	21 825
Not determined	24 640	np	*17 451	29 484
<b>Gross weekly personal income</b>				
\$1–\$299	6 741	*20 684	3 000	6 719
\$300–\$599	7 000	18 468	4 306	8 787
\$600–\$999	15 000	31 485	12 640	20 000
\$1,000–\$1,499	33 471	88 243	34 021	47 591
\$1,500–\$1,999	50 000	116 424	52 641	70 851
\$2,000 or more	80 000	*103 654	78 410	108 558
Nil or negative income	10 243	*26 842	*5 796	11 235
Income not stated/not known	22 835	80 014	20 000	27 938
<b>Principal source of personal income</b>				
Wages and salaries	18 475	57 694	16 739	25 449
Own unincorporated business income	25 000	**17 031	13 000	25 000
Government pensions and allowances	5 000	**12 099	3 500	6 000
Superannuation/annuity/allocated pension(f)	*200 476	*397 729	**75 390	*225 518
Other income	37 991	*99 990	13 719	36 623
Nil or negative income	10 243	*26 842	*5 796	11 235
Not determined	28 401	*81 416	25 063	35 097
<b>Total ('000)(g)</b>	<b>6 737.3</b>	<b>611.1</b>	<b>4 084.3</b>	<b>9 586.2</b>
<b>Population median (\$)</b>	<b>18 000</b>	<b>53 784</b>	<b>15 000</b>	<b>23 698</b>

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- \*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use
- np not available for publication but included in totals where applicable, unless otherwise indicated
- (a) For up to three superannuation accounts per person
- (b) Medians and means were calculated using known values (i.e. missing values were excluded). Refer to Appendix 2 for more information

- (c) Includes accounts for which benefit structure could not be determined, and accounts in small APRA and self-managed superannuation funds
- (d) Excluding contributing family workers
- (e) Excluding persons who were unemployed or not in the labour force
- (f) Includes annuities purchased independently of superannuation
- (g) Excluding persons with not stated or not known account balance



ALL PERSONS WITH SUPERANNUATION ACCOUNTS IN THE ACCUMULATION PHASE(a),  
Median and mean superannuation balance(b)—by selected characteristics *continued*

	Accumulation accounts(c)	Defined benefit accounts	Hybrid accounts	Total superannuation balance
	\$	\$	\$	\$
.....				
MEAN				
.....				
<b>Sex</b>				
Males	72 220	120 706	70 657	87 589
Females	47 215	80 210	33 869	52 272
<b>Age group (years)</b>				
15–24	3 897	*8 621	3 019	4 091
25–34	17 040	38 328	18 442	22 287
35–44	40 475	89 160	46 043	54 313
45–54	81 171	127 068	84 398	100 983
55–64	141 912	180 790	135 384	164 679
65–69	263 498	*118 580	**203 697	268 270
70 years and over	*250 162	**131 297	**88 712	232 992
<b>Labour force status</b>				
Employed	56 889	99 812	52 834	69 193
Unemployed	24 513	*51 927	*29 601	30 556
Not in the labour force	97 623	108 712	50 901	91 411
<b>Employment type in main job(d)(e)</b>				
Employee with paid leave entitlements	49 242	107 051	61 124	70 659
Employee without paid leave entitlements	29 117	*51 598	14 314	28 882
Owner manager of incorporated enterprise	158 109	90 577	66 394	151 849
Owner manager of unincorporated enterprise	64 577	*46 789	*58 227	70 151
<b>Sector of employment in main job(e)</b>				
Public sector	56 839	112 923	81 676	97 067
Private sector	56 754	73 645	44 478	62 456
Not determined	*72 036	**113 141	*54 722	85 890
<b>Gross weekly personal income</b>				
\$1–\$299	41 570	61 615	27 260	41 498
\$300–\$599	33 524	47 149	18 208	33 246
\$600–\$999	39 933	61 227	29 287	44 672
\$1,000–\$1,499	68 718	121 621	69 858	89 884
\$1,500–\$1,999	94 477	154 601	118 833	135 375
\$2,000 or more	195 144	175 106	158 238	220 774
Nil or negative income	53 948	*52 704	47 586	57 588
Income not stated/not known	86 331	100 813	79 216	97 086
<b>Principal source of personal income</b>				
Wages and salaries	51 964	103 505	51 326	66 109
Own unincorporated business income	69 030	*42 482	43 872	69 009
Government pensions and allowances	33 349	35 722	29 424	35 712
Superannuation/annuity/allocated pension(f)	335 220	*347 410	*199 428	341 079
Other income	162 982	137 883	59 183	149 961
Nil or negative income	53 948	*52 704	47 586	57 588
Not determined	99 035	92 645	*96 338	114 649
<b>Total ('000)(g)</b>	<b>6 737.3</b>	<b>611.1</b>	<b>4 084.3</b>	<b>9 586.2</b>
<b>Population mean (\$)</b>	<b>60 640</b>	<b>99 809</b>	<b>52 104</b>	<b>70 670</b>
.....				

\* estimate has a relative standard error of 25% to 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) For up to three superannuation accounts per person

(b) Medians and means were calculated using known values (i.e. missing values were excluded). Refer to Appendix 2 for more information

(c) Includes accounts for which benefit structure could not be determined, and accounts in small APRA and self-managed superannuation funds

(d) Excluding contributing family workers

(e) Excluding persons who were unemployed or not in the labour force

(f) Includes annuities purchased independently of superannuation

(g) Excluding persons with not stated or not known account balance

# EMPLOYEES WITH CONTRIBUTIONS TO ACCOUNTS IN THE ACCUMULATION PHASE(a), Weekly contributions as a percentage of gross weekly income(b)(c)

	PRE-TAX CONTRIBUTIONS(d)		PRE- AND POST-TAX CONTRIBUTIONS(d)(e)		Post-tax contributions only(e)	Total	
	With salary sacrifice(f)	No salary sacrifice(g)	With salary sacrifice(h)	No salary sacrifice(i)			
	%	%	%	%	%	%	'000
<b>Sex</b>							
Males	18.4	9.4	36.9	17.7	*6.6	13.4	2 413.4
Females	16.6	9.0	29.5	16.6	*10.2	11.8	2 262.6
<b>Age group (years)</b>							
15-24	13.1	8.0	**44.4	13.1	**2.8	8.5	743.6
25-34	12.7	9.4	14.1	15.3	*5.0	10.2	1 175.5
35-44	15.8	9.0	*26.3	17.8	5.3	11.8	1 110.3
45-54	18.2	10.4	28.6	18.7	**6.9	15.2	1 090.2
55-64	22.7	8.4	55.1	15.3	*16.6	18.3	522.0
65-69	*25.4	6.3	94.0	*22.1	**18.3	*28.1	28.4
70 years and over	**34.6	**3.7	**30.8	**34.9	**4.8	*22.1	*6.0
<b>Sector of employment in main job</b>							
Public sector	16.1	8.6	31.9	18.5	*10.5	14.5	1 089.7
Private sector	18.4	9.3	36.9	15.9	*6.8	12.2	3 560.8
Not determined	*22.1	7.7	**33.4	11.7	—	13.4	25.5
<b>Gross weekly personal income(b)</b>							
\$1-\$299	**50.6	15.8	np	32.3	**30.3	19.0	257.3
\$300-\$599	22.7	10.6	**34.4	21.8	10.9	12.7	881.2
\$600-\$999	16.7	9.5	32.5	15.8	5.1	11.5	1 777.2
\$1,000-\$1,499	17.4	9.4	28.5	16.4	*13.3	12.8	1 112.0
\$1,500-\$1,999	19.0	8.4	39.2	18.3	8.2	14.2	371.5
\$2,000 or more	17.5	7.2	*39.7	*17.6	*3.8	13.7	276.8
<b>Principal source of personal income(b)</b>							
Wages and salaries	18.3	9.3	33.9	17.4	7.8	12.9	4 584.7
Own unincorporated business income	**1.3	*5.9	—	*9.0	—	**4.0	13.5
Government pensions and allowances	**19.9	*9.3	—	*13.8	—	*9.9	45.8
Superannuation/annuity/allocated pension(j)	—	*3.1	**15.1	**26.0	**2.6	**8.7	*6.1
Other income	**9.5	3.5	**98.8	**5.9	**15.9	*11.6	25.8
<b>Total</b>	17.8	9.2	34.8	17.2	7.7	12.8	4 676.0
<b>Mean total weekly contributions (\$) (c)</b>	264	83	517	171	110	. .	128

\* estimate has a relative standard error of 25% to 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

— nil or rounded to zero (including null cells)

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Excluding owner managers of incorporated and unincorporated enterprises in main job, and contributing family workers

(b) Excluding persons who had nil or negative income or whose income was not stated or not known

(c) Excluding persons whose contribution value was not stated or not known

(d) Pre-tax contributions to superannuation are employer and salary sacrificed contributions

(e) Post-tax contributions to superannuation are personal and spouse contributions

(f) Including employer and salary sacrificed contributions

(g) Including employer contributions only

(h) Including a combination of employer, salary sacrificed, personal and spouse contributions

(i) Including a combination of employer, personal and spouse contributions

(j) Includes annuities purchased independently of superannuation

# EMPLOYED PERSONS WITH SUPERANNUATION IN THE ACCUMULATION PHASE(a), Weekly contribution amounts—by type of contribution and selected characteristics

## WEEKLY CONTRIBUTION AMOUNT

	Less than \$40pw	\$40–\$59pw	\$60–\$79pw	\$80–\$99pw	\$100pw or more	Amount not stated/not known	No contributions	Total	
	%	%	%	%	%	%	%	%	'000
<b>EMPLOYER CONTRIBUTIONS</b>									
<b>Number of accounts</b>									
One account	70.7	68.4	68.8	63.9	66.9	64.0	70.0	67.2	6 263.2
Two or more accounts	29.3	31.6	31.2	36.1	33.1	36.0	30.0	32.8	3 055.3
<b>Sex</b>									
Males	38.8	46.2	54.0	56.3	65.6	55.7	64.7	55.0	5 125.6
Females	61.2	53.8	46.0	43.7	34.4	44.3	35.3	45.0	4 193.0
<b>Age group (years)</b>									
15–24	29.5	18.0	11.0	6.9	3.9	19.2	8.8	15.0	1 401.8
25–34	18.3	21.9	28.9	32.0	25.0	23.0	18.8	23.0	2 145.3
35–44	21.1	21.4	23.2	24.6	30.6	23.2	26.7	24.5	2 285.6
45–54	19.3	25.1	24.8	23.7	27.1	20.6	25.5	23.2	2 165.4
55–64	10.6	12.8	11.6	12.1	12.4	12.3	16.7	12.7	1 181.3
65–69	0.8	*0.7	*0.4	*0.7	0.8	1.4	2.5	1.2	110.0
70 years and over	*0.4	**0.2	**0.1	**0.1	**0.1	*0.2	*1.0	0.3	29.2
<b>Employment type in main job</b>									
Employee with paid leave entitlements	58.3	77.3	84.4	87.2	83.8	68.5	15.5	65.5	6 106.6
Employee without paid leave entitlements	35.2	18.1	10.9	7.9	6.3	20.6	15.9	17.8	1 655.3
Owner manager of incorporated enterprise	2.8	3.5	3.1	3.4	8.1	7.8	17.6	7.3	683.7
Owner manager of unincorporated enterprise	3.7	*1.1	1.6	*1.5	1.9	3.1	51.0	9.4	872.9
<b>Sector of employment in main job</b>									
Public sector	16.8	16.9	21.8	26.7	26.7	17.8	6.2	18.3	1 708.1
Private sector	82.5	82.8	77.9	73.1	72.4	80.9	92.5	80.8	7 530.1
Not determined	*0.7	**0.3	**0.3	**0.3	*0.8	1.3	1.3	0.9	80.4
<b>Gross weekly personal income</b>									
\$1–\$299	15.6	2.7	1.5	*1.5	0.7	7.8	15.2	7.3	682.9
\$300–\$599	36.9	28.9	8.3	4.6	4.2	16.8	19.5	17.8	1 657.0
\$600–\$999	28.3	48.4	61.8	39.7	16.7	30.1	18.8	31.4	2 926.9
\$1,000–\$1,499	8.5	10.9	18.3	40.1	35.7	17.6	12.6	19.4	1 805.1
\$1,500–\$1,999	2.0	2.4	2.7	6.5	18.5	8.1	4.4	7.2	670.9
\$2,000 or more	1.2	*0.9	1.8	2.3	17.6	6.5	7.1	6.3	590.8
Nil or negative income	*0.2	**0.1	*0.5	**0.1	**0.1	*0.6	7.0	1.3	118.4
Income not stated/not known	7.3	5.7	5.1	5.3	6.5	12.6	15.4	9.3	866.6
<b>Principal source of personal income</b>									
Wages and salaries	87.2	93.7	93.9	94.5	92.3	87.7	38.6	83.0	7 737.4
Own unincorporated business income	2.8	*0.7	*1.4	*1.6	1.8	2.0	33.5	6.3	591.5
Government pensions and allowances	2.9	*0.4	**0.1	**0.2	—	1.3	4.9	1.6	146.0
Superannuation/annuity/allocated pension(b)	**0.2	**0.1	—	—	—	**0.1	*0.5	*0.1	*12.2
Other income	1.5	*0.5	*0.3	**0.2	*0.8	1.3	5.7	1.6	153.4
Nil or negative income	*0.2	**0.1	*0.5	**0.1	**0.1	*0.6	7.0	1.3	118.4
Not determined	5.2	4.3	3.8	3.3	4.9	7.1	9.8	6.0	559.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>9 318.6</b>
<b>Total ('000)</b>	<b>1 382.1</b>	<b>973.8</b>	<b>844.0</b>	<b>612.2</b>	<b>1 538.4</b>	<b>2 641.8</b>	<b>1 326.3</b>	<b>100.0</b>	<b>9 318.6</b>

\* estimate has a relative standard error of 25% to 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) Excluding contributing family workers

(b) Including annuities purchased independently of superannuation

# EMPLOYED PERSONS WITH SUPERANNUATION IN THE ACCUMULATION PHASE(a), Weekly contribution amounts—by type of contribution and selected characteristics *continued*

	WEEKLY CONTRIBUTION AMOUNT						No contributions	Total	
	Less than \$40pw	\$40–\$59pw	\$60–\$79pw	\$80–\$99pw	\$100pw or more	Amount not stated/not known			
	%	%	%	%	%	%			
SALARY SACRIFICED CONTRIBUTIONS									
Number of accounts									
One account	62.0	62.0	71.7	74.2	60.0	72.0	67.6	67.2	6 263.2
Two or more accounts	38.0	38.0	28.3	25.8	40.0	28.0	32.4	32.8	3 055.3
Sex									
Males	45.9	57.6	64.9	65.9	68.2	58.0	54.3	55.0	5 125.6
Females	54.1	42.4	35.1	34.1	31.8	42.0	45.7	45.0	4 193.0
Age group (years)									
15–24	7.3	7.5	**2.8	**2.6	*1.2	*6.1	16.7	15.0	1 401.8
25–34	19.1	16.7	16.9	*9.9	3.9	*9.1	24.8	23.0	2 145.3
35–44	24.5	24.5	30.6	28.6	18.7	19.2	24.8	24.5	2 285.6
45–54	32.0	31.5	30.0	37.7	39.9	37.3	21.3	23.2	2 165.4
55–64	15.4	19.1	18.9	19.6	33.4	24.7	11.0	12.7	1 181.3
65–69	*1.3	**0.6	**0.7	**1.6	2.4	*3.7	1.1	1.2	110.0
70 years and over	**0.4	—	—	—	*0.6	—	0.3	0.3	29.2
Employment type in main job									
Employee with paid leave entitlements	84.2	89.5	93.0	85.5	81.6	59.4	63.1	65.5	6 106.6
Employee without paid leave entitlements	8.4	*4.1	**2.7	**3.4	*2.4	11.8	19.7	17.8	1 655.3
Owner manager of incorporated enterprise	*2.7	*3.3	**1.8	*5.6	12.9	16.9	7.2	7.3	683.7
Owner manager of unincorporated enterprise	4.7	*3.1	**2.5	**5.5	3.1	11.9	10.1	9.4	872.9
Sector of employment in main job									
Public sector	25.1	33.9	42.8	38.6	27.0	18.0	16.8	18.3	1 708.1
Private sector	74.6	65.5	56.2	59.2	72.0	79.1	82.4	80.8	7 530.1
Not determined	**0.3	**0.6	**1.0	**2.2	*1.0	*2.9	0.8	0.9	80.4
Gross weekly personal income									
\$1–\$299	4.0	**1.4	**0.8	—	**0.1	*3.9	8.2	7.3	682.9
\$300–\$599	16.1	8.2	*3.5	**2.7	*1.9	8.5	19.4	17.8	1 657.0
\$600–\$999	42.6	36.7	23.5	16.4	10.8	14.2	32.6	31.4	2 926.9
\$1,000–\$1,499	23.0	35.5	48.3	41.8	26.5	9.2	18.1	19.4	1 805.1
\$1,500–\$1,999	6.5	*7.0	15.5	23.2	22.4	*5.4	6.2	7.2	670.9
\$2,000 or more	*3.3	*4.7	*5.0	*10.7	32.5	*4.4	5.1	6.3	590.8
Nil or negative income	**0.4	**0.7	—	—	**0.4	*2.7	1.4	1.3	118.4
Income not stated/not known	4.1	*5.8	*3.4	*5.3	5.4	51.7	9.0	9.3	866.6
Principal source of personal income									
Wages and salaries	91.3	91.1	94.9	90.1	88.7	59.8	82.5	83.0	7 737.4
Own unincorporated business income	*3.2	**1.6	**2.5	**4.2	*3.0	*6.0	6.8	6.3	591.5
Government pensions and allowances	**0.5	—	—	—	**0.2	**1.3	1.8	1.6	146.0
Superannuation/annuity/allocated pension(b)	**0.2	—	—	—	**0.1	—	*0.1	*0.1	*12.2
Other income	**0.7	**0.8	—	**0.4	*2.2	**1.3	1.7	1.6	153.4
Nil or negative income	**0.4	**0.7	—	—	**0.4	*2.7	1.4	1.3	118.4
Not determined	3.8	*5.8	*2.7	*5.3	5.3	28.9	5.7	6.0	559.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	9 318.6
Total ('000)	299.6	158.4	100.0	97.3	422.0	162.5	8 078.6	100.0	9 318.6

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\*\* 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) Excluding contributing family workers

(b) Including annuities purchased independently of superannuation

# EMPLOYED PERSONS WITH SUPERANNUATION IN THE ACCUMULATION PHASE(a), Weekly contribution amounts—by type of contribution and selected characteristics *continued*

	WEEKLY CONTRIBUTION AMOUNT								
	Less than \$40pw	\$40–\$59pw	\$60–\$79pw	\$80–\$99pw	\$100pw or more	Amount not stated/not known	No contributions	Total	
	%	%	%	%	%	%	%	%	'000
POST-TAX CONTRIBUTIONS									
Number of accounts									
One account	64.3	64.7	66.0	69.5	63.2	60.5	68.1	67.2	6 263.2
Two or more accounts	35.7	35.3	34.0	30.5	36.8	39.5	31.9	32.8	3 055.3
Sex									
Males	47.9	59.6	67.9	64.0	66.4	60.1	54.4	55.0	5 125.6
Females	52.1	40.4	32.1	36.0	33.6	39.9	45.6	45.0	4 193.0
Age group (years)									
15–24	5.5	*3.7	**1.7	—	*1.0	2.9	18.1	15.0	1 401.8
25–34	14.1	15.9	8.9	11.9	6.2	11.2	26.0	23.0	2 145.3
35–44	23.5	26.8	28.6	24.8	17.2	26.0	24.8	24.5	2 285.6
45–54	35.2	31.2	38.1	35.5	43.2	33.8	19.8	23.2	2 165.4
55–64	19.9	20.4	19.5	24.4	29.1	23.1	10.1	12.7	1 181.3
65–69	*1.2	*2.0	*2.8	*3.1	*3.0	*2.6	0.9	1.2	110.0
70 years and over	*0.5	—	**0.5	**0.4	**0.3	**0.4	0.3	0.3	29.2
Employment type in main job									
Employee with paid leave entitlements	69.0	77.6	77.2	74.3	59.8	59.2	65.1	65.5	6 106.6
Employee without paid leave entitlements	14.4	*5.6	*3.9	*3.3	4.8	10.0	20.0	17.8	1 655.3
Owner manager of incorporated enterprise	6.0	*4.0	*8.2	*8.6	17.5	13.6	6.7	7.3	683.7
Owner manager of unincorporated enterprise	10.6	12.8	10.7	13.9	18.0	17.2	8.2	9.4	872.9
Sector of employment									
Public sector	28.7	48.0	51.4	48.5	33.5	21.1	14.5	18.3	1 708.1
Private sector	71.1	52.0	48.3	49.9	65.8	77.5	84.6	80.8	7 530.1
Not determined	**0.2	—	**0.4	**1.6	**0.7	*1.3	0.9	0.9	80.4
Gross weekly personal income									
\$1–\$299	7.2	*3.3	*2.7	**1.9	2.9	4.4	8.0	7.3	682.9
\$300–\$599	20.6	11.2	7.1	*9.1	6.1	14.1	18.8	17.8	1 657.0
\$600–\$999	38.5	30.9	23.4	20.4	15.7	21.6	32.3	31.4	2 926.9
\$1,000–\$1,499	15.5	31.0	40.6	33.9	26.0	18.9	18.5	19.4	1 805.1
\$1,500–\$1,999	4.2	9.2	11.9	20.8	18.8	7.7	6.5	7.2	670.9
\$2,000 or more	3.3	6.5	*4.8	8.6	18.8	9.3	5.9	6.3	590.8
Nil or negative income	1.5	**1.3	**1.5	**0.7	**0.9	*2.3	1.2	1.3	118.4
Income not stated/not known	9.3	6.7	7.9	*4.7	10.9	21.6	8.8	9.3	866.6
Principal source of personal income									
Wages and salaries	80.6	80.7	83.0	83.1	71.8	68.7	84.6	83.0	7 737.4
Own unincorporated business income	7.5	10.3	7.2	*11.9	13.6	11.3	5.4	6.3	591.5
Government pensions and allowances	*1.0	*0.4	—	—	—	**0.3	1.8	1.6	146.0
Superannuation/annuity/allocated pension(b)	*0.5	—	**0.1	—	**0.4	**0.3	*0.1	*0.1	*12.2
Other income	*1.4	*1.7	**2.0	**0.9	5.3	*2.1	1.5	1.6	153.4
Nil or negative income	1.5	**1.3	**1.5	**0.7	**0.9	*2.3	1.2	1.3	118.4
Not determined	7.3	5.6	6.1	*3.4	7.9	15.0	5.4	6.0	559.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	9 318.6
Total ('000)	723.6	211.7	143.4	115.5	363.4	376.2	7 384.7	100.0	9 318.6

\* estimate has a relative standard error of 25% to 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) Excluding contributing family workers

(b) Including annuities purchased independently of superannuation

# EMPLOYED PERSONS WITH SUPERANNUATION IN THE ACCUMULATION PHASE(a), Weekly contribution amounts—by type of contribution and selected characteristics *continued*

## WEEKLY CONTRIBUTION AMOUNT

	Less than \$40pw	\$40–\$59pw	\$60–\$79pw	\$80–\$99pw	\$100pw or more	Amount not stated/not known	No contributions	Total	
	%	%	%	%	%	%	%	%	'000
<b>TOTAL CONTRIBUTIONS</b>									
<b>Number of accounts</b>									
One account	71.9	69.0	69.5	67.6	66.3	64.5	67.6	67.2	6 263.2
Two or more accounts	28.1	31.0	30.5	32.4	33.7	35.5	32.4	32.8	3 055.3
<b>Sex</b>									
Males	41.9	48.0	51.8	57.1	63.7	56.0	60.4	55.0	5 125.6
Females	58.1	52.0	48.2	42.9	36.3	44.0	39.6	45.0	4 193.0
<b>Age group (years)</b>									
15–24	30.6	19.7	11.6	6.5	3.8	17.6	12.9	15.0	1 401.8
25–34	18.7	22.5	30.2	33.6	21.0	21.9	24.9	23.0	2 145.3
35–44	21.4	22.1	24.2	25.7	27.2	23.5	29.0	24.5	2 285.6
45–54	18.4	23.4	22.5	22.8	30.7	21.8	19.0	23.2	2 165.4
55–64	9.7	11.4	10.8	10.5	16.2	13.3	11.4	12.7	1 181.3
65–69	*0.9	*0.8	*0.7	*0.9	0.9	1.7	*1.6	1.2	110.0
70 years and over	*0.4	**0.1	—	—	*0.3	*0.3	*1.2	0.3	29.2
<b>Employment type in main job</b>									
Employee with paid leave entitlements	51.1	72.5	79.8	81.5	80.3	66.7	14.2	65.5	6 106.6
Employee without paid leave entitlements	35.9	18.6	13.2	8.6	6.0	19.5	21.8	17.8	1 655.3
Owner manager of incorporated enterprise	4.3	4.6	3.6	5.0	8.9	8.7	11.8	7.3	683.7
Owner manager of unincorporated enterprise	8.7	4.4	3.4	4.9	4.8	5.1	52.2	9.4	872.9
<b>Sector of employment in main job</b>									
Public sector	13.2	14.3	19.3	23.0	28.4	17.6	4.3	18.3	1 708.1
Private sector	86.1	85.4	80.5	76.5	70.9	81.2	94.0	80.8	7 530.1
Not determined	*0.7	**0.3	**0.3	**0.4	*0.7	1.2	*1.6	0.9	80.4
<b>Gross weekly personal income</b>									
\$1–\$299	17.2	3.2	2.5	*1.7	1.2	7.6	19.2	7.3	682.9
\$300–\$599	36.5	31.2	12.2	7.0	5.3	16.7	21.4	17.8	1 657.0
\$600–\$999	28.2	45.3	60.3	41.2	20.8	28.9	21.2	31.4	2 926.9
\$1,000–\$1,499	6.8	10.6	16.4	36.7	34.2	17.4	9.8	19.4	1 805.1
\$1,500–\$1,999	1.5	2.3	1.9	5.6	16.5	7.9	2.9	7.2	670.9
\$2,000 or more	1.3	*0.9	1.9	2.3	15.6	6.7	3.6	6.3	590.8
Nil or negative income	0.8	**0.3	*0.6	**0.4	*0.3	0.8	8.3	1.3	118.4
Income not stated/not known	7.7	6.2	4.2	5.0	6.2	14.1	13.5	9.3	866.6
<b>Principal source of personal income</b>									
Wages and salaries	82.3	90.2	92.8	91.5	89.3	85.0	37.5	83.0	7 737.4
Own unincorporated business income	6.3	3.1	2.6	4.0	4.0	3.3	32.4	6.3	591.5
Government pensions and allowances	3.0	*0.8	**0.1	**0.2	**0.1	1.2	7.5	1.6	146.0
Superannuation/annuity/allocated pension(b)	*0.4	**0.1	**0.1	—	—	*0.1	*0.3	*0.1	*12.2
Other income	1.8	*0.8	*0.5	*0.6	1.4	1.4	5.7	1.6	153.4
Nil or negative income	0.8	**0.3	*0.6	**0.4	*0.3	0.8	8.3	1.3	118.4
Not determined	5.5	4.7	3.2	3.2	4.9	8.1	8.3	6.0	559.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>9 318.6</b>
<b>Total ('000)</b>	<b>1 303.6</b>	<b>882.2</b>	<b>786.4</b>	<b>610.3</b>	<b>1 985.0</b>	<b>2 951.0</b>	<b>800.1</b>	<b>100.0</b>	<b>9 318.6</b>

\* estimate has a relative standard error of 25% to 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) Excluding contributing family workers

(b) Including annuities purchased independently of superannuation

# EMPLOYED PERSONS WITH SUPERANNUATION IN THE ACCUMULATION PHASE(a), Age of person—by main reason not making personal superannuation contributions and sex

## AGE GROUP (YEARS)

15-24	25-34	35-44	45-54	55-64	65-69	70 years and over	Total
%	%	%	%	%	%	%	%

## MALES

<b>Making personal contributions</b>	4.9	10.8	21.0	32.9	37.3	37.6	*19.6	21.3	1 093.7
<b>Not making personal contributions</b>	95.1	89.2	79.0	67.1	62.7	62.4	80.4	78.7	4 031.8
<b>Main reason for not making personal contributions</b>									
Not applicable (b)(c)	4.9	10.8	21.0	33.0	37.3	38.9	*28.0	21.4	1 097.8
Has life insurance or other superannuation scheme	**0.4	*0.8	1.2	*1.4	2.6	*4.1	—	1.3	64.8
Already covered by employer superannuation	5.6	6.4	6.5	7.5	6.3	*10.5	**10.1	6.6	338.7
Spouse has cover	—	**0.1	*0.4	**0.1	**0.2	**0.1	—	*0.2	*8.9
Plans to join soon/has applied to join	3.8	3.9	2.3	2.3	*1.7	—	—	2.8	142.6
Cost/cannot afford to	37.4	29.5	27.6	24.4	20.2	*11.2	**15.4	27.5	1 407.5
Paying mortgage	1.8	12.8	12.7	6.7	3.4	—	**5.1	8.4	428.9
Too young/too old	15.2	4.0	*1.2	**0.2	*0.8	**4.2	**3.4	3.7	188.0
Has other investments	*1.4	5.9	7.2	5.9	5.8	*7.1	**7.7	5.6	286.5
Inadequate tax concessions	—	1.0	*0.9	2.0	*1.3	**0.5	—	1.1	56.1
Already have cover close to/above reasonable benefit limit	**0.1	*0.3	*0.3	*0.5	1.8	*5.0	—	0.6	29.6
Have not bothered/never thought about it/not interested	24.9	17.4	9.8	5.4	5.8	**3.8	—	12.1	621.5
Does not intend to stay long with job or employer	*0.8	*0.9	*0.3	**0.1	**0.2	**1.0	—	0.5	24.1
Other	3.0	4.5	6.0	5.6	5.5	*8.0	*18.6	5.1	263.1
Making pre-tax (salary sacrifice) contributions	*0.7	1.7	2.5	4.9	7.0	**5.5	**11.6	3.3	167.5
<b>Total</b>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	5 125.6

## FEMALES

<b>Making personal contributions</b>	4.3	10.2	17.7	30.0	34.5	34.4	**19.9	19.1	799.4
<b>Not making personal contributions</b>	95.7	89.8	82.3	70.0	65.5	65.6	80.1	80.9	3 393.6
<b>Main reason for not making personal contributions</b>									
Not applicable (b)(c)	4.3	10.2	17.7	30.1	34.5	34.4	*31.4	19.1	801.3
Has life insurance or other superannuation scheme	*0.6	*0.9	*1.3	*1.1	*1.7	—	—	1.1	44.7
Already covered by employer superannuation	5.1	6.3	5.1	4.6	6.1	**5.7	—	5.4	224.4
Spouse has cover	**0.1	*0.9	2.8	3.0	2.1	—	—	1.9	79.2
Plans to join soon/has applied to join	3.1	3.3	2.6	2.4	*1.1	—	—	2.6	108.9
Cost/cannot afford to	38.7	30.9	35.2	30.3	24.7	27.7	**13.8	32.2	1 352.2
Paying mortgage	*2.3	13.1	11.1	6.3	*1.7	—	—	7.7	323.6
Too young/too old	16.1	4.2	*0.9	**0.3	**0.4	—	**33.0	3.9	163.9
Has other investments	*0.8	3.7	4.5	4.8	4.2	**4.0	—	3.7	156.9
Inadequate tax concessions	—	*0.5	*0.4	*0.9	*1.5	—	—	0.6	25.7
Already have cover close to/above reasonable benefit limit	—	**0.1	**0.1	*0.4	*0.8	—	—	*0.2	10.0
Have not bothered/never thought about it/not interested	23.9	17.5	10.0	7.3	7.1	**2.8	**10.7	12.8	538.0
Does not intend to stay long with job or employer	*1.1	*0.8	*0.6	**0.2	*0.7	—	—	0.6	25.1
Other	3.4	6.0	4.7	4.1	5.2	*19.0	**11.0	4.8	202.2
Making pre-tax (salary sacrifice) contributions	**0.5	1.6	3.1	4.4	8.0	**6.4	—	3.3	137.0
<b>Total</b>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	4 193.0

\* estimate has a relative standard error of 25% to 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) Excluding contributing family workers

(b) Including persons who were making personal contributions to superannuation

(c) Including persons over 75 years of age, and a small number of persons with incorrect contribution information who were not asked the question

continued

## AGE GROUP (YEARS)

15-24	25-34	35-44	45-54	55-64	65-69	70 years and over	Total	
%	%	%	%	%	%	%	%	'000

## PERSONS

<b>Making personal contributions</b>	4.6	10.5	19.5	31.6	36.1	36.6	*19.7	20.3	1 893.1
<b>Not making personal contributions</b>	95.4	89.5	80.5	68.4	63.9	63.4	80.3	79.7	7 425.4
<b>Main reason for not making personal contributions</b>									
Not applicable (b)(c)	4.6	10.5	19.5	31.7	36.1	37.5	28.9	20.4	1 899.1
Has life insurance or other superannuation scheme	*0.5	0.8	1.2	1.3	2.2	*2.8	—	1.2	109.5
Already covered by employer superannuation	5.4	6.4	5.9	6.1	6.2	*9.0	**7.4	6.0	563.1
Spouse has cover	**0.1	0.5	1.5	1.5	1.0	**0.1	—	0.9	88.1
Plans to join soon/has applied to join	3.4	3.6	2.5	2.4	1.5	—	—	2.7	251.4
Cost/cannot afford to	38.0	30.1	31.0	27.2	22.1	16.4	**15.0	29.6	2 759.7
Paying mortgage	2.0	12.9	12.0	6.5	2.7	—	**3.8	8.1	752.4
Too young/too old	15.7	4.1	1.1	*0.3	*0.6	**2.9	*11.2	3.8	351.9
Has other investments	*1.1	4.9	6.0	5.4	5.1	*6.1	**5.7	4.8	443.3
Inadequate tax concessions	—	0.8	*0.6	1.5	1.4	**0.4	—	0.9	81.8
Already have cover close to/above reasonable benefit limit	—	*0.2	*0.2	*0.4	1.4	*3.4	—	0.4	39.6
Have not bothered/never thought about it/not interested	24.4	17.5	9.9	6.3	6.4	*3.5	**2.8	12.4	1 159.5
Does not intend to stay long with job or employer	0.9	0.8	0.4	*0.1	*0.4	**0.7	—	0.5	49.2
Other	3.2	5.2	5.4	4.9	5.4	*11.4	*16.6	5.0	465.4
Making pre-tax (salary sacrifice) contributions	*0.6	1.7	2.8	4.6	7.4	*5.8	**8.6	3.3	304.6
<b>Total</b>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	9 318.6
<b>Total ('000)</b>	1 401.8	2 145.3	2 285.6	2 165.4	1 181.3	110.0	29.2	9 318.6	9 318.6

\* estimate has a relative standard error of 25% to 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) Excluding contributing family workers

(b) Including persons who were making personal contributions to superannuation

(c) Including persons over 75 years of age, and a small number of persons with incorrect contribution information who were not asked the question



	HAS RECEIVED OR IS RECEIVING SUPERANNUATION PENSION/ANNUITY				HAS NEVER RECEIVED SUPERANNUATION PENSION/ANNUITY					
	<i>Has received a lump sum</i> .....		<i>Never received a lump sum</i> .....		<i>Has received a lump sum</i> .....		<i>Never received a lump sum</i> .....		<i>Total</i> .....	
	%	'000	%	'000	%	'000	%	'000	%	'000
.....										
Sex										
Males	63.3	225.2	57.7	204.2	53.9	338.5	32.1	580.7	42.9	1 348.6
Females	36.7	130.3	42.3	149.8	46.1	289.6	67.9	1 228.2	57.1	1 797.8
Main source of income at retirement										
Profit or loss from own unincorporated business or share in a partnership	**0.6	**2.0	**0.8	**2.7	*0.7	*4.1	0.8	14.6	0.7	23.5
Profit or loss from rental property	*0.9	**3.1	*2.8	*9.8	*0.8	*4.8	0.8	15.0	1.0	32.8
Dividends or interest	*2.6	*9.4	*2.4	*8.4	3.8	24.1	1.8	32.3	2.4	74.2
Government pension or allowance	24.0	85.3	18.0	63.6	46.7	293.4	25.6	463.8	28.8	906.2
Superannuation/annuity/allocated pension(a)	31.5	112.0	31.5	111.5	6.9	43.1	*0.7	*12.2	8.9	278.8
Workers' compensation	*2.2	*7.8	**0.3	**1.2	3.3	21.0	0.9	15.9	1.5	46.0
Other	*0.9	*3.1	**0.7	**2.5	*1.0	*6.4	*0.5	*8.2	0.6	20.2
No income source	18.1	64.3	17.3	61.3	21.8	136.7	16.1	291.7	17.6	554.0
Last job 20 or more years ago	19.2	68.3	25.5	90.2	14.5	91.2	52.5	950.2	38.1	1 199.8
Not stated	—	**0.1	**0.8	**2.7	*0.5	*3.3	*0.3	*4.9	*0.4	*11.0
Gross weekly personal income										
\$1–\$299	34.6	123.1	22.1	78.4	69.7	437.8	69.8	1 262.6	60.4	1 901.9
\$300–\$599	33.5	119.0	38.4	135.8	16.2	101.9	13.3	240.4	19.0	597.2
\$600–\$999	14.8	52.5	15.4	54.6	3.1	19.2	1.9	33.6	5.1	159.8
\$1,000–\$1,499	*3.6	*12.8	6.5	23.1	*0.7	*4.5	*0.5	*8.2	1.5	48.6
\$1,500–\$1,999	*1.2	*4.3	*2.2	*7.9	*0.6	*3.8	*0.3	*5.2	0.7	21.2
\$2,000 or more	*1.0	*3.7	*3.1	*10.8	**0.3	**1.7	*0.4	*7.6	0.8	23.9
Nil or negative income	3.8	*13.6	*1.9	*6.6	6.5	40.8	9.5	171.7	7.4	232.8
Income not stated/not known	7.5	26.6	10.4	36.7	2.9	18.2	4.4	79.6	5.1	161.0
Gross weekly personal income from superannuation or annuities										
\$1–\$199	21.0	74.7	28.4	100.5	1.6	10.3	*0.7	*13.0	6.3	198.6
\$200–\$399	16.2	57.5	20.4	72.3	*0.9	*6.0	*0.4	*8.1	4.6	143.8
\$400–\$799	15.7	55.8	22.7	80.4	**0.4	**2.5	*0.3	*5.5	4.6	144.2
\$800 or more	*6.9	*24.5	10.1	35.9	*0.5	*3.2	**0.1	**1.8	2.1	65.5
Nil or negative income	38.8	137.9	13.2	46.9	96.4	605.3	98.3	1 778.8	81.6	2 568.9
Income not stated/not known	*1.4	*5.0	*5.1	*18.0	**0.1	**0.8	**0.1	**1.7	0.8	25.5
Total	100.0	355.5	100.0	354.0	100.0	628.1	100.0	1 808.9	100.0	3 146.5

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

— nil or rounded to zero (including null cells)

(a) Includes annuities purchased independently of superannuation

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

	Males		Females		Persons	
	'000	%	'000	%	'000	%
<b>Value of lump sum payments received from superannuation in the past 4 years</b>						
\$1-\$9,999	18.6	17.1	26.5	27.0	45.1	21.8
\$10,000-\$19,999	14.9	13.8	19.6	19.9	34.5	16.7
\$20,000-\$39,999	25.6	23.5	20.4	20.8	46.0	22.2
\$40,000-\$59,999	18.2	16.7	*13.1	13.3	31.3	15.1
\$60,000 or more	28.6	26.3	15.3	15.6	43.9	21.2
Value not known	*2.8	*2.6	*3.2	*3.3	*6.0	*2.9
<b>Main use of lump sum payments received in the past 4 years</b>						
Rolled it over/invested in approved deposit fund, deferred annuity or other superannuation scheme	*9.0	*8.3	*11.7	*12.0	20.7	10.0
Purchased an immediate annuity	**1.8	**1.7	**0.2	**0.2	**2.0	**1.0
Invested the money elsewhere including personal savings or bank	23.2	21.4	17.6	18.0	40.9	19.8
Paid off home/paid for home improvements/bought new home	24.0	22.1	22.5	22.9	46.5	22.5
Bought or paid off car or vehicle	13.5	12.4	*10.1	10.3	23.5	11.4
Cleared other outstanding debts	16.2	14.9	15.9	16.3	32.1	15.5
Paid for a holiday	*6.8	*6.2	*5.3	*5.4	*12.0	*5.8
Assisted family members	**1.5	**1.4	*3.2	*3.3	*4.7	*2.3
Other	12.7	11.7	11.5	11.8	24.2	11.7
<b>Total</b>	<b>108.6</b>	<b>100.0</b>	<b>98.1</b>	<b>100.0</b>	<b>206.7</b>	<b>100.0</b>

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

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

# EMPLOYEES WITH SUPERANNUATION IN THE ACCUMULATION PHASE(a), Whether employer pays into fund of choice—reasons pays into fund of choice by selected characteristics

## REASON EMPLOYER PAYS INTO EMPLOYEE'S FUND OF CHOICE

	Employer pays into fund of choice	Employer does not pay into fund of choice	Total(b)	Changed job and wanted to continue with previous fund	To consolidate superannuation accounts	Better returns/lower fees/better investment options	Happy to choose the default fund offered by employer	Other reason	Total(c)	
	%	%	'000	%	%	%	%	%	%	'000
<b>Sex</b>										
Males	54.6	43.2	3 819.0	22.0	11.3	19.0	49.1	*0.4	100.0	2 083.3
Females	51.6	46.2	3 526.1	22.8	11.3	15.5	51.7	*0.4	100.0	1 819.4
<b>Age group (years)</b>										
15–24	46.3	50.3	1 268.4	21.2	7.2	9.1	63.2	**0.2	100.0	586.9
25–34	55.5	42.0	1 818.8	23.7	11.4	17.0	49.3	*0.4	100.0	1 010.1
35–44	53.9	44.1	1 729.1	23.7	12.0	18.4	47.4	*0.6	100.0	932.7
45–54	53.8	44.6	1 625.4	21.7	12.0	19.3	48.7	*0.3	100.0	873.8
55–64	56.1	42.6	836.1	20.6	13.9	22.6	44.4	**0.2	100.0	469.3
65–69	41.5	55.9	57.4	**9.3	**8.4	*19.7	62.8	**2.8	100.0	23.8
70 and over	*61.2	*27.6	*9.9	—	**12.8	**11.7	75.4	—	100.0	*6.1
<b>Employment type in main job</b>										
Employee with paid leave entitlements	54.1	44.1	5 901.1	20.6	10.4	18.7	51.7	0.3	100.0	3 191.0
Employee without paid leave entitlements	49.3	47.1	1 444.0	30.4	15.4	11.1	44.3	**0.6	100.0	711.7
<b>Sector of employment in main job</b>										
Public sector	41.4	56.1	1 622.5	10.5	8.2	15.1	68.0	*0.3	100.0	671.2
Private sector	56.5	41.5	5 666.4	24.8	11.9	17.8	46.7	0.4	100.0	3 199.0
Not determined	58.0	38.3	56.2	*25.2	*16.6	*17.5	45.5	—	100.0	32.6
<b>Gross weekly personal income</b>										
\$1–\$299	41.7	53.9	445.2	22.9	8.9	9.1	59.8	**0.5	100.0	185.6
\$300–\$599	48.2	48.8	1 303.9	24.1	11.1	13.2	52.5	**0.3	100.0	628.2
\$600–\$999	53.4	44.8	2 548.0	23.5	11.4	15.8	50.6	*0.3	100.0	1 361.3
\$1,000–\$1,499	54.9	43.4	1 527.8	19.4	10.8	19.1	51.8	*0.5	100.0	838.2
\$1,500–\$1,999	57.1	41.8	562.5	23.4	11.3	20.3	47.9	—	100.0	321.3
\$2,000 or more	67.3	31.4	406.7	21.3	10.6	27.8	41.7	**0.8	100.0	273.7
Nil or negative income	**41.4	*58.6	*3.9	**47.9	—	**52.1	—	—	100.0	**1.6
Income not stated/not known	53.5	42.6	547.1	21.0	14.9	20.6	45.2	**0.6	100.0	292.9
<b>Total</b>	<b>53.1</b>	<b>44.7</b>	<b>7 345.1</b>	<b>22.4</b>	<b>11.3</b>	<b>17.3</b>	<b>50.3</b>	<b>0.4</b>	<b>100.0</b>	<b>3 902.7</b>

\* estimate has a relative standard error of 25% to 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) Excluding owner managers of incorporated enterprises in main job and contributing family workers

(b) Including persons who did not know whether their employer paid into their fund of choice, and persons who usually work less than 1 hour per week

(c) Components may add up to more than the total as there may have been more than one reason that employers paid into employee's fund of choice

## EXPLANATORY NOTES

### INTRODUCTION

**1** This publication presents summary results from the 2007 Survey of Employment Arrangements, Retirement and Superannuation (SEARS 2007), a household survey of persons aged 15 years and over resident in private dwellings throughout Australia between April and July 2007. The survey collected detailed information about employment arrangements, working patterns, work and caring, retirement and retirement intentions, superannuation coverage and other characteristics.

**2** The *User Guide: Employment Arrangements, Retirement and Superannuation, Australia, April to July 2007* (cat. no. 6361.0.55.002) describes the definitions, concepts, methodology and estimation procedures used in the SEARS 2007.

**3** SEARS 2007 was previously conducted in 2000 as the Survey of Employment Arrangements and Superannuation (SEAS 2000). The next SEARS is planned to be conducted in 2013.

### CHANGES IN SEARS 2007

**4** While SEARS 2007 has a similar focus to SEAS 2000, and collected a similar range of data, changes in the survey scope and methodology, and in the collection and presentation of information in the seven years between the two surveys, mean that the estimates from the two surveys may not be strictly comparable. The major methodological change that occurred in SEARS 2007 was the introduction of computer assisted personal interview (CAPI), which replaced the pen and paper questionnaire format used for SEAS 2000. While not quantifiable, this change was expected to result in improvements in data quality by minimising non-sampling error associated with complex sequencing in the survey questionnaire.

**5** Another significant change impacting on the comparisons of the survey results was the change in age scope, from all persons 15 to 69 years used in SEAS 2000 to all persons 15 years and over for SEARS 2007.

**6** Two new topics on how people balance their work and caring responsibilities and about the retirement and retirement intentions of people aged 45 years and over have also been included in SEARS 2007.

**7** A number of changes were made to: questions collecting employment arrangements data items; the populations applicable to particular employment arrangements data items; and to the underlying concepts of some employment arrangements data items. These changes were necessary to reflect current priorities of users, and to align SEARS 2007 estimates with estimates from other ABS surveys collecting similar information. Details of the changes impacting on the employment arrangements estimates and on comparisons between SEAS 2000 and SEARS 2007 are discussed in Appendix 1 of this publication.

**8** Some of the superannuation data are comparable between 2000 and 2007. However, there were a number of changes to the superannuation data items that were introduced in SEARS 2007, including:

- separate identification of salary sacrificed contributions to superannuation;
- changes in output terminology: employer contributions (including salary sacrificed contributions) are now described as pre-tax contributions, and personal and spouse contributions are described as post-tax contributions;
- separate identification of self managed and small APRA (Australian Prudential Regulation Authority) funds;
- improved collection of statement reference periods to address a problem in SEAS 2000 that meant weekly contributions in that survey could only be published for people whose contributions had been made for two years or more;
- change in the reference period for collecting lump sum payments from superannuation. In SEAS 2000, only payments received in the last year were collected. This was expanded in SEARS 2007 to include payments received in the last 4 years; and

## EXPLANATORY NOTES *continued*

### CHANGES IN SEARS 2007

*continued*

- collection of data on choice of superannuation fund.

**9** Changes in the collection, and the quality, of superannuation data collected in SEARS 2007 are discussed in Appendix 2.

**10** Some changes were also made to the income data items in SEARS 2007. These included the collection of salary sacrificed amounts in gross income (previously estimates included only some salary sacrificed amounts) and a change in output terminology from cash income to gross weekly income. In SEARS 2007 people who were living off savings, selling assets or living on partner/spouse income (for those aged 45 years and over), either as a supplement to their income or as their only source of finance, were separately identified. This change was introduced to complement similar information collected about expected sources of income for retirement and sources of income at retirement.

**11** When undertaking comparisons with SEAS 2000 data, users should take care to compare items by using the supporting information, user guide and attachments, and data item lists available for both SEAS 2000 and SEARS 2007, as well as Appendix 1 and Appendix 2 in this publication. Particular attention should be paid to the definition of the data items, populations relating to the data items, and the reference periods that apply.

**12** An error in SEAS 2000 estimates for sector of employment in main job that were previously published in *Superannuation Coverage and Financial Characteristics, Australia* (cat. no. 6360.0) have been corrected in this new publication: *Employment Arrangements, Retirement and Superannuation, Australia, April to July 2007* (cat. no. 6361.0).

**13** Due to an error detected in previously published SEAS 2000 estimates by principal source of income, comparisons with SEARS 2007 estimates by principal source of income are not available.

### Product change

**14** For SEAS 2000 information was published in two separate publications: *Employment Arrangements and Superannuation, Australia, April to June 2000* (cat. no. 6361.0) and *Superannuation Coverage and Financial Characteristics, Australia* (cat. no. 6360.0). These publications have been combined for SEARS 2007 into this new publication *Employment Arrangements, Retirement and Superannuation, Australia, April to July 2007* (cat. no. 6361.0).

### DATA ITEMS

**15** SEARS 2007 collected information to describe:

- the diversity of employment arrangements in Australia, including the types of employment people have, aspects of job stability and flexibility, and working patterns;
- the working arrangements that people use, or would like to use, to balance their work and caring responsibilities;
- plans that people aged 45 years and over have for retirement, including transitions to retirement, expected sources of income at retirement, reasons for retiring and retirement income; and
- the superannuation coverage of individuals, including superannuation contributions and account balances.

**16** Basic demographic and socio-economic characteristics were also collected, including age, sex, birthplace, country of birth of mother and father, education, employment and income.

**17** A full list of the data items from SEARS 2007 is contained in the *User Guide: Employment Arrangements, Retirement and Superannuation, Australia, April to July 2007* (cat. no. 6361.0.55.002).

## EXPLANATORY NOTES *continued*

### SCOPE OF THE SURVEY

**18** The scope of SEARS 2007 includes persons aged 15 years and over who were usual residents of private dwellings throughout Australia, excluding the very remote areas, and covering about 97 per cent of the people living in Australia.

**19** The survey collected information by personal interview from people who regarded the selected private dwellings as their main home. Visitors to selected dwellings were not selected to participate in the survey. Private dwellings are houses, flats, home units, caravans, garages, tents and other structures that are used as places of residence at the time of interview. Long-stay caravan parks are also included. These are distinct from non-private dwellings which include hotels, boarding schools, boarding houses and institutions. At 30 June 2007, there were 374,000 people aged 15 years and over living in non-private dwellings throughout Australia. The exclusion of these people (2% of the population) is unlikely to impact on the estimates included in this publication.

**20** The exclusion of the 1% of the Australian population living in very remote areas will have little impact on national estimates, and will only have a minor impact on any aggregate estimates that are produced for individual States and Territories, except for the Northern Territory where the excluded population accounts for over 24% of persons.

### DATA COLLECTION

**21** The majority of the survey information was collected directly from respondents by trained interviewers using computer assisted interview (CAI) technology. A series of questions relating to household composition and tenure were collected from an adult member of the selected households, and then all usual residents aged over 15 years in the selected households were separately interviewed.

**22** To ensure the quality of the data collected, survey respondents were asked to refer to their superannuation statements when reporting their superannuation contribution and balance amounts. Some respondents who were unable to refer to appropriate superannuation records chose to authorise their superannuation fund to provide specific information to the ABS, on behalf of their fund member, about their superannuation contributions and balances.

### SAMPLE SIZE AND SELECTION

**23** SEARS 2007 was designed to produce reliable estimates for the following:

- detailed person-level information for Australia;
- detailed household-level information for Australia;
- relatively detailed information for State or Territory; and
- relatively detailed information for capital city/balance of State.

**24** Private dwellings included in the survey in each State and Territory were selected at random using a stratified, multistage cluster design. All usual residents of the dwelling aged 15 years and over were asked to participate in the survey. The sample was spread across the States and Territories in order to produce estimates that have a relative standard error (RSE) of no greater than 10% for characteristics that are relatively common in the national population, that is, that at least 10% of the population would possess.

**25** The initial sample for the survey consisted of approximately 18,500 dwellings. Approximately 16,000 households remained in the survey after sample loss (eg. households selected in the survey which had no usual residents in scope of the survey, vacant or derelict buildings, and dwellings under construction). Of these, 13,736 households (85%) were fully responding, that is, households where everyone in scope for the survey answered all the questions in the survey. In total, 26,972 people responded to the survey.

## EXPLANATORY NOTES *continued*

### SAMPLE SIZE AND SELECTION *continued*

### SEARS FINAL SAMPLE: NUMBER OF HOUSEHOLDS, 2007

	CAPITAL CITY		BALANCE OF STATE		TOTAL	
	Households	Persons(a)	Households	Persons(a)	Households	Persons(a)
	no.	no.	no.	no.	no.	no.
NSW	1 864	3 743	1 141	2 105	3 005	5 848
Vic.	1 936	3 810	835	1 524	2 771	5 334
Qld	1 040	2 049	1 298	2 499	2 338	4 548
SA	1 240	2 325	361	676	1 601	3 001
WA	1 315	2 535	430	812	1 745	3 347
Tas.	429	792	556	1 018	985	1 810
NT	491	932	189	368	680	1 300
ACT	934	1 784	—	—	934	1 784
Aust.	9 249	17 970	4 810	9 002	14 059	26 972

— nil or rounded to zero (including null cells)

(a) Number of persons aged 15 years and over

### WEIGHTING AND ESTIMATION

#### *Weighting*

**26** 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. The first step in calculating weights for each sample unit is to assign an initial weight, which is the inverse of the probability of being selected in the survey.

**27** In SEARS 2007 there are two main types of 'sample units': persons and households. Weights were calculated separately for households and persons. Only complete households were given a household weight but all fully responding persons, including those who belonged to an incomplete household, were given a person weight. The use of all fully responding persons with person level estimates allows a higher level of accuracy to be achieved for those estimates. For this reason, an estimate obtained using the person weights will not exactly match the same estimate obtained using household weights. For example, if the estimate of all persons is calculated using person weights it will not exactly match the same estimate calculated by multiplying the number of persons in each household by the household weights.

#### *Benchmarking*

**28** The initial weights were calibrated to align with independent estimates of the population of interest, referred to as benchmarks. The population and household benchmarks used in SEARS were for the not-very-remote population of Australia resident in private dwellings. Population benchmarks are projections of the Estimated Resident Population (ERP) data based on the *2001 Census of Population and Housing*. Person level initial weights were calibrated to meet the benchmarks at designated State by area of usual residence by sex by age group classes. The household weights were calibrated to meet the household benchmarks at designated State by area of usual residence by household composition classes.

**29** Weights calibrated against population benchmarks ensure that the survey estimates conform to the independently estimated distribution of the population rather than to the distribution within the sample itself. Calibration to population benchmarks helps to compensate for over- or under-enumeration of particular categories of persons and households which may occur due to either the random nature of sampling or non-response. Benchmarking also ensures that survey estimates have some consistency with other ABS surveys.

**30** For more information about weighting and estimation in SEARS 2007 refer to the *User Guide: Employment Arrangements, Retirement and Superannuation, Australia, April to July 2007* (cat. no. 6361.0.55.002).

## EXPLANATORY NOTES *continued*

### RELIABILITY OF ESTIMATES

**31** The estimates provided in this publication are subject to sampling and non-sampling error:

- Sampling error is the difference between the published estimates, derived from a sample of households or persons, and the value that would have been produced if all households or persons in scope of the survey had been enumerated. For more information refer to Appendix 3 'Sampling Variability'.
- Non-sampling errors are inaccuracies that occur because of imperfections in reporting by respondents and interviewers and errors made in coding and processing data. These inaccuracies occur in any enumeration, whether it is based on a sample or a full count such as a census. Every effort is made to reduce non-sampling error to a minimum by careful design and testing of the questionnaire, intensive training of interviewers and data entry staff, and thorough editing and quality control procedures at all stages of data processing. See Appendix 2 for more discussion of the quality of the superannuation estimates from SEARS.

### SEASONAL EFFECTS

**32** 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

#### *Reference periods*

**33** Different reference periods were used for collecting various components of SEARS 2007 data to correspond with information that would be readily available to respondents of the survey. As in the Labour Force Survey, labour force status is determined on the basis of activity in the reference week, that is, the week prior to the interview. Details of employment arrangements were generally collected on a 'usual working arrangements' basis. This differs from SEAS 2000 which only collected details of working arrangements based on work undertaken in the last 4 weeks.

**34** Income data were collected using the last financial year as the reference period for business and property income, and the last pay period for wages and salaries and other sources of private income. Reported income amounts were recalculated to a weekly amount.

**35** The preferred reference period for collection of superannuation data was the 2005–2006 financial year. However, where information was not available for this period, information was accepted for other periods, providing they commenced no earlier than 1 July 2004. In a small number of cases, information up to August 2007 was also used. Superannuation contribution amounts were converted to a weekly contribution amount.

**36** The different reference periods for different topics in the survey can lead to apparent inconsistencies in the estimates. For example, a person may be currently working for an employer but also report some business income that relates to an unincorporated business that they were operating in the previous financial year. Similarly a person may be unemployed but report employer contributions to superannuation that were made in the 2005–2006 financial year when they were employed. The data as reported are assumed to be correct.

#### *Jobs data*

**37** SEARS 2007 collected detailed information for a person's main job and second job (where applicable). A reduced set of information was also collected for a person's third and fourth job. Tables in this publication generally refer to the main job, however, information about working patterns and preferred working patterns are based on the overall commitment to work, that is, for all jobs. For example, respondents were asked about leave entitlements, for example, in relation to each specific job, but were asked whether they usually do any work between 7pm and 7am, or on weekends in relation to all jobs.



## EXPLANATORY NOTES *continued*

### Care

**38** SEARS 2007 collected information about the caring responsibilities that people have and the working arrangements they use, or would like to use, to help them manage these caring responsibilities. Every adult in the household was asked about their caring responsibilities and the work arrangements used to facilitate that care provision, either within or outside the household. While some information was collected on the characteristics of persons receiving the care, the focus of SEARS 2007 was on the care providers. Only one of a child's parents was asked to report the household's use of formal and informal child care provided to their children from outside the household. More detailed information about the use and demand for child care is available from *Child Care Australia, June 2005* (cat. no. 4402.0) and information about disabled or aged persons and their carers is available from *Disability, Ageing and Carers, Australia, 2003* (cat. no. 4430.0).

**39** Inadequate information was collected for a small proportion of households (<1%) in relation to the children that lived in the household, which affected questions about caring arrangements and working arrangements used to care. Persons from these households are shown in a 'not determined' category for applicable data items.

### Retirement

**40** Inadequate information was collected to determine the retirement status (whether retired or not retired from the labour force) of a small number of people aged 45 years and over (2.5%). Inadequate information was also collected regarding the retirement plans of a small number of people currently working part-time, and a number of people who did not know whether they were going to work part-time as a transition to retirement, but did intend to retire. These people are shown in a 'not determined' category for applicable data items.

### Income

**41** This publication uses both gross personal income and equivalised gross household income estimates. People's economic well-being is largely determined by their command over economic resources, and the amount of income to which they have access is an important component of these resources. While income is usually received by individuals, it is normally shared between family members. Even when there is no transfer of income between members of a household, they are still likely to benefit from the economies of scale that arise from the sharing of dwellings. Household income therefore provides an indication of people's economic well-being. However, larger households need greater income to achieve the same standard of living as smaller households, so to make meaningful comparisons, household income is adjusted, or equivalised, to take account of differing household size and composition.

**42** Equivalised gross household income estimates are presented in this publication in quintiles. The quintiles are groupings that result from ranking all persons in the population in ascending order according to their equivalised gross household income and then dividing the population into five equal groups, each comprising 20% of the estimated population. The population used for this purpose includes all people living in private dwellings, including those under the age of 15 years. As the scope of this publication is restricted to only those persons aged 15 years and over, the distribution of this smaller population across the quintiles is not necessarily the same as it is for persons of all ages, i.e. the percentage of persons aged 15 years and over in each of these quintiles may be larger or smaller than 20%.

### EFFECTS OF ROUNDING AND MULTI-RESPONSE QUESTIONS

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

**44** Where respondents were able to provide more than one response to a question, sums of the component items may exceed population totals.

## EXPLANATORY NOTES *continued*

### ACKNOWLEDGEMENT

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

### SEARS 2007 PRODUCTS AND SERVICES

#### *Datacubes of publication tables*

**46** The range of products and services to be made available from SEARS 2007 is described below. Products available on the ABS web site are indicated accordingly.

#### *State/Territory tabulations*

**47** Electronic versions of the tables released in this publication, in spreadsheet format, will be available on the ABS web site in November 2008 (cat. no. 6361.0.55.004).

#### *User guide*

**48** Versions of the tables from this publication compiled separately for each State and Territory will be available on the ABS web site in November 2008 (cat. no. 6361.0.55.003). These tables will be customised depending on the size of the sampling error.

#### *Microdata*

**49** The *User Guide: Employment Arrangements, Retirement and Superannuation, Australia, April to July 2007* (cat. no. 6361.0.55.002) will be released in conjunction with microdata. It provides detailed information about the survey content, methodology and data interpretation. It also contains the list of survey data items, questions and prompt cards. The User Guide will be available free of charge on the ABS web site in November 2008.

**50** For users who wish to undertake more detailed analysis of the survey data, microdata from SEARS 2007 will be released in the form of a confidentialised unit record file (CURF) *Microdata: Employment Arrangements, Retirement and Superannuation, Expanded CURF, Australia, April to July 2007* (cat. no. 6361.0.55.001). The CURF will only be available via the ABS Remote Access Data Laboratory (RADL), which is a secure internet-based query service. Technical information describing the content and use of the CURF will be available within the User Guide.

#### *Special data services*

**51** A full range of up-to-date information about the availability of and access to ABS CURFs is available via the ABS web site <<http://www.abs.gov.au>> (see Services, Confidentialised Unit Record Files (CURFs)). Inquiries to the ABS CURF Management Unit should be emailed to: [microdata.access@abs.gov.au](mailto:microdata.access@abs.gov.au), or telephone (02) 62527714.

**52** The ABS offers specialist consultancy services to assist clients with more complex statistical information needs. Clients may wish to have the unit record data analysed according to their own needs, or require tailored tables incorporating specific data items and populations. Tables and other analytic outputs can be made available electronically or in printed form. However, as the level of detail or disaggregation increases with detailed requests, the number of contributors to data cells decreases. This may result in some requested information not being able to be released due to confidentiality or sampling variability constraints. All specialist consultancy services attract a service charge, and clients will be provided with a quote before information is supplied. For further information, contact ABS information consultants on 1300 135 070.

### RELATED ABS PRODUCTS

**53** ABS publications which may also be of interest include:

- *Employment Arrangements and Superannuation, Australia, June 2000* (cat. no. 6361.0)
- *Superannuation Coverage and Financial Characteristics, Australia, June 2000* (cat. no. 6360.0)
- *Labour Force Australia: Labour Force Status and Other Characteristics of Families, June 2008* (cat. no. 6224.0)
- *Persons Not in the Labour Force, Australia, September 2007* (cat. no. 6220.0)
- *Retirement and Retirement Intentions, Australia, June 2007* (cat. no. 6238.0)

## EXPLANATORY NOTES *continued*

### RELATED ABS PRODUCTS

*continued*

- *Barriers and Incentives to Labour Force Participation* (cat. no. 6239.0)
- *Employee Earnings, Benefits and Trade Union Membership, Australia, August 2007* (cat. no. 6310.0)
- *Working Time Arrangements, Australia, November 2006* (cat. no. 6342.0)
- *Forms of Employment, Australia, November 2007* (cat. no. 6359.0)

**54** All publications produced by the ABS are freely available at [www.abs.gov.au](http://www.abs.gov.au), under 'Statistics', by catalogue number, release date, title or topic.

## APPENDIX 1 COMPARISON WITH SEAS 2000

### INTRODUCTION

The Survey of Employment Arrangements and Superannuation 2000 (SEAS 2000) was one of the first Australian Bureau of Statistics (ABS) surveys to explore different forms of employment, and the diversity of employment arrangements in the Australian labour force. The primary focus for SEAS 2000 was on the ways in which working arrangements diverged from the 'traditional' full-time, ongoing, wage and salary job, with regular hours and paid leave entitlements.

In order to identify emerging as well as 'traditional' working arrangements, SEAS 2000 collected a wide range of information on people's employment characteristics such as whether a person was an employee or worked in their own business, whether they worked on a fixed-term contract, their job duration and expected job duration, their entitlements to paid leave, the number of hours worked, the regularity of hours worked, multiple jobholding, shiftwork, work done at home, earnings (amount and whether they vary), whether they worked on weekends, in the evening or overnight and people's preferred work patterns.

In 2007, the ABS conducted the Survey of Employment Arrangements, Retirement and Superannuation (SEARS 2007) as a follow up to SEAS 2000. SEARS 2007 maintained a similar focus and collected a similar range of information relating to employment arrangements, with the aim of providing a comprehensive, relevant and contemporary picture of the working arrangements of Australians in 2007.

Between 2000 and 2007, however, a number of significant developments occurred, namely, advancements in the collection of survey information, changes in survey scope, and changes in survey concepts and data items resulting from the 'Review of Working Arrangement Statistics'. While these changes should result in improved survey output, as a consequence some of the data from the two surveys may not be strictly comparable. In turn, the impact of these changes on the comparability of the data between the surveys may not always be quantifiable.

This Appendix lists and describes some of the major changes that have occurred between SEAS 2000 and SEARS 2007. Users should keep these changes in mind when comparing data from the two surveys. In addition, the Appendix provides examples of how comparisons may be made across the two surveys between key data items that have been subjected to change.

### CHANGE IN THE SURVEY INSTRUMENT - FROM PAPER QUESTIONNAIRE TO CAPI

SEAS 2000 used a paper form to collect information from respondents, while SEARS 2007 was collected using Computer Assisted Personal Interview (CAPI). However, it is expected that the change to CAPI will have resulted in improvements in data quality by minimising non-sampling error associated with complex sequencing in the questionnaire.

### CHANGE IN THE SCOPE OF THE SURVEY

Between 2000 and 2007 the scope of the survey changed. Given the nature of the additional topics included in SEARS 2007, and the increasing interest in issues associated with an ageing population, the upper age limit of 69 years, previously used in SEAS 2000, was removed for SEARS 2007. As a result, in SEARS 2007, all persons aged 15 years and over (in selected households) were surveyed. This change in scope will increase the usefulness of the data, particularly in relation to the retirement and superannuation components, but should be kept in mind when comparing data from the two surveys. Nevertheless, it is possible to compare results from the two surveys by restricting any analysis of SEARS 2007 to the 15–69 year old population.

### REVIEW OF WORKING ARRANGEMENTS STATISTICS

In early 2005, the ABS completed a 'Review of Working Arrangement Statistics' (see the Technical report: *Proposals from the review of ABS working arrangements statistics in the October 2005 issue of Australian Labour Market Statistics* (cat. no. 6105.0) for more information). The review clarified the information needs of users in relation to employment arrangements data items. The recommendations of the review have been

## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

### REVIEW OF WORKING ARRANGEMENTS STATISTICS *continued*

incorporated into SEARS 2007, and, where appropriate, into a number of related labour supplementary surveys and into the *2006 Census of Population and Housing*.

The review proposed the collection of a suite of data items that would provide a comprehensive picture of the various working arrangements of employed people. The implementation of this standard suite of data items would also ensure consistency between all ABS surveys collecting similar information.

As a result of the review and additional user consultation, the ABS implemented a number of changes in SEARS 2007 as follows: a revised employment type classification; a change in the way that casual employees were identified in the survey; a change in the reference period for some data items from a 'last four weeks' concept to a 'usually worked' concept; a change in the measurement of multiple jobholders; and for 'working patterns' and 'preferred working patterns' a change in focus from an interest in an individual job to an interest in all jobs.

One consequence of implementing the recommendations of the review is that some data items in SEARS 2007 may appear to be the same, or similar, to data items in SEAS 2000. However, the underlying questions used to measure such data items, or the populations contributing to that data item may have changed. The following sections in the Appendix will analyse changes to some of the key data items and illustrate how comparisons can be made.

### CHANGE TO THE EMPLOYMENT TYPE CLASSIFICATION

One of the key differences between SEAS 2000 and SEARS 2007 is the change to the classification of employment type.

#### *Background*

According to the International Labour Organisation's 1993 INTERNATIONAL CLASSIFICATION OF STATUS IN EMPLOYMENT (ICSE), jobs should be distinguished from each other on the basis of:

- the type of economic risk, an element of which is the strength of the attachment between the person and the job; and
- the type of authority which the jobholder has over the establishments and other workers<sup>1</sup>.

The ICSE underpins the classifications used in Australian labour force statistics to categorise employed people, in particular their status in employment (employees, employers, own account workers and contributing family workers).

In line with the ICSE, people working in their own limited liability business (Owner Managers of Incorporated Enterprises or OMIEs) are classified as employees under the concept of status of employment. The inclusion of OMIEs in the employees' category is consistent with the concepts used in the System of National Accounts, which recognises the separate status of the company and also the employment relationship that exists between the individual and the company.

However, ICSE also recommends that this group should be identified separately from other employees. This is because OMIEs have a number of characteristics more in common with owner managers than employees. An example of this may be in terms of their authority in, and responsibility for, the business, and in terms of the autonomy they may have or exercise over their own working conditions. As such, the separate identification of OMIEs from other employees is useful for labour market analysis.

#### *Employment type in SEAS 2000*

The employment type classification used in SEAS 2000<sup>2</sup> aligned at a broad level with the status in employment classification. The primary distinction was between employees, that is, people working for an employer for a wage or salary including those in their own incorporated business; and those who are self-employed, that is, people in their own unincorporated business. The employees group was further expanded into a number of

## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

### *Employment type in SEAS 2000 continued*

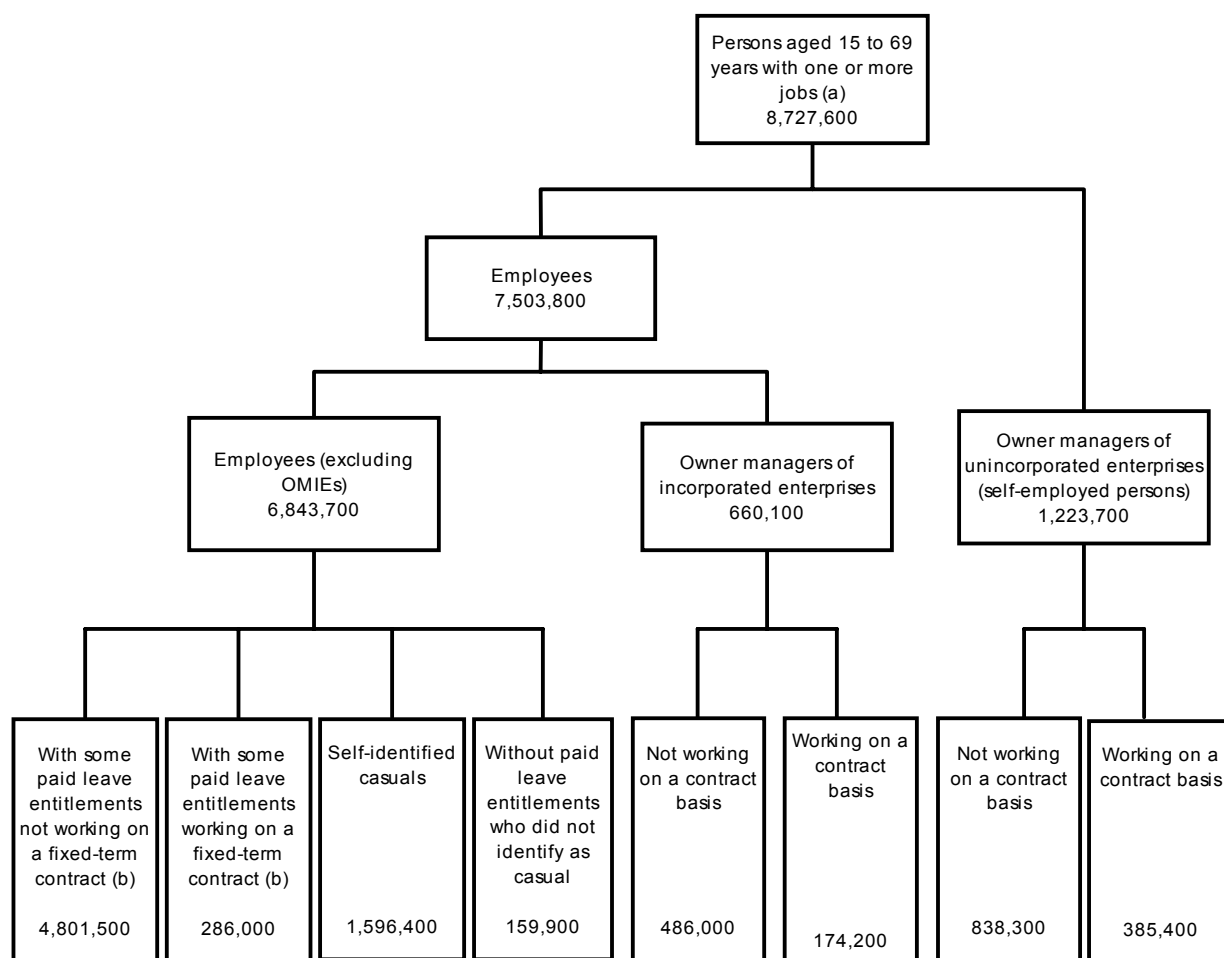
more detailed categories based on a number of employment characteristics which gave additional information about the strength of the attachment between the person and the job, such as working in own enterprise, entitlement to paid leave, self-identification as casual and, employment on a fixed-term contract.

In SEAS 2000, only those employees<sup>3</sup> who were entitled to either paid sick leave or paid holiday leave (but not both), and employees<sup>3</sup> who were not entitled to paid sick leave or paid holiday leave were asked whether they were employed as a casual.

Furthermore, in SEAS 2000 only those employees<sup>3</sup> with some leave entitlements, but not both, and who did not identify as casual were subdivided according to whether they worked on a fixed-term contract or not.

OMIEs were separately identified from other employees in SEAS 2000, and as a result could be treated either as a separate group of employees, consistent with the labour force status in employment classification, or treated as owner managers by grouping them with owner managers of unincorporated enterprises (OMUEs). Owner managers of both incorporated and unincorporated enterprises were also further divided according to whether or not they worked on a contract basis. The conceptual framework for employment type used in SEAS 2000 is shown in Figure A1.1.

**Figure A1.1: Conceptual Framework of Employment type in SEAS 2000**



(a) Excluding contributing family workers and persons who worked for payment in kind only.

(b) Excluding employees entitled to either paid holiday leave, paid sick leave, but not both, and who identified themselves as casual.

## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

### *Employment type in SEAS 2000 continued*

In 2000, the predominant employment type was that of employees<sup>3</sup> with some paid leave entitlements (that is, paid sick leave or paid holiday leave or both) who were not on a fixed-term contract. This group made up 55% of all employed people. Self-identified casuals (18%) and owner managers of unincorporated enterprises (14%) made up the second and third largest employment type groups in 2000.

### *Employment type in SEARS 2007*

The employment type classification was further developed and refined after SEAS 2000. Self-identification of casual status continued to pose measurement difficulties and inconsistencies that could not be resolved, such as the small residual group of people who did not have leave entitlements but who also did not identify as casual. Following the 'Review of Working Arrangements Statistics', and feedback received from key users, it was decided that the ABS would no longer use self-identification of casual status as a core classification of employees.

Instead, in the new classification, employees (who are not owner managers of incorporated enterprises) are categorised according to whether or not they have paid leave (that is paid sick and/or holiday leave) entitlements. Employees<sup>3</sup> without leave entitlements is now commonly used as a proxy measure for casual employment, and this measure is more consistent and more reliable than self-perceived casual status. However, recognising the usefulness of self-identified casual status as one indicator of job stability, this information is available from SEARS 2007 as a separate data item.

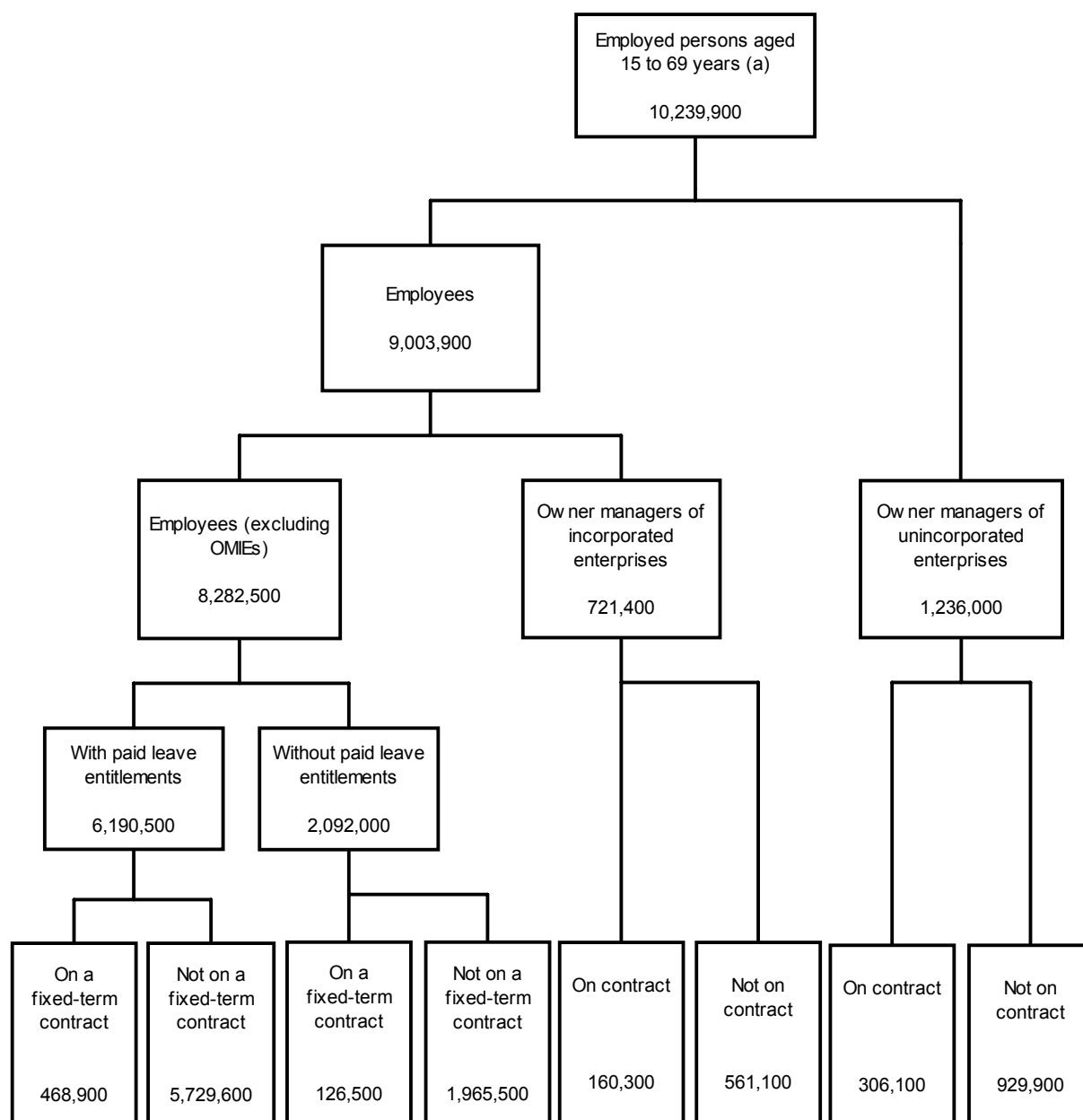
In SEARS 2007, all employees<sup>3</sup> were asked whether they were employed as casuals, regardless of whether or not they had paid sick leave and/or paid holiday leave entitlements. In addition, all employees<sup>3</sup> were asked whether they worked on a fixed-term contract.

The identification and treatment of OMIEs and OMUEs is the same for SEAS 2000 and SEARS 2007. OMIEs are identified separately from other employees and grouped with OMUEs throughout the publication tables. Owner managers of incorporated and unincorporated enterprises can be further disaggregated in both surveys according to whether or not they worked on a contract basis.

The conceptual framework of the employment type classification used in SEARS 2007 is illustrated in Figure A1.2. In order to aid comparison with SEAS 2000, the population in Figure A1.2 has been restricted to those aged 15–69 years.

In 2007, employees<sup>3</sup> with paid leave entitlements and who were not on a fixed-term contract represented 56% of the employed population aged between 15 and 69 years. The second largest group were employees<sup>3</sup> without paid leave entitlements and who were not on fixed-term contract (19%), followed by OMUEs (12%).

Figure A1.2: Conceptual Framework of Employment type in SEARS 2007



(a) Excluding contributing family workers.

*A comparison of employment type (in main job) between 2000 and 2007*

Once an adjustment has been made for the difference in age scope between the two surveys, it is possible to compare employees<sup>3</sup> with and without paid leave entitlements in both 2000 and 2007. Furthermore, in both SEAS 2000 and SEARS 2007 it is possible to disaggregate both OMIEs and OMUEs according to whether or not they worked on a contract basis.

However, it is not possible to compare employees<sup>3</sup> who did or did not work on a fixed-term contract. As discussed earlier, in SEAS 2000 only those employees<sup>3</sup> with some leave entitlements, (but not both), and who did not identify as casual were asked whether they worked on a fixed-term contract or not. In contrast, in SEARS 2007, all



## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

*A comparison of employment type (in main job) between 2000 and 2007 continued*

employees<sup>3</sup> were asked if they worked on a fixed-term contract, regardless of whether or not they had paid leave entitlements.

Table A1.1 compares employment type in 2000 and 2007 for the employed population aged 15–69 years. The table shows that between 2000 and 2007, the proportion of employed people who were employees<sup>3</sup> with and without paid leave entitlements increased (from 78% to 81%) while the proportion of owner managers decreased (from 22% to 19%).

TABLE A1.1 EMPLOYED PERSONS AGED 15–69 YEARS (a)(b),  
Employment type in main job

	2000	2007	2000	2007
	'000	'000	%	%
<b>Employees (excluding owner managers of incorporated enterprises)</b>	6 843.7	8 282.5	78.4	80.9
Entitled to paid sick leave or paid holiday leave, or both	5 130.9	6 190.5	58.8	60.5
Not entitled to paid sick leave or paid holiday leave	1 712.8	2 092.0	19.6	20.4
<b>Owner managers</b>	1 883.9	1 957.4	21.6	19.1
<b>Owner managers of incorporated enterprises</b>	660.1	721.4	7.6	7.0
Works on a contract	174.2	160.3	2.0	1.6
Does not work on a contract	486.0	561.1	5.6	5.5
<b>Owner managers of unincorporated enterprises</b>	1 223.7	1 236.0	14.0	12.1
Works on a contract	385.4	306.1	4.4	3.0
Does not work on a contract	838.3	929.9	9.6	9.1
<b>Total employed</b>	<b>8 727.6</b>	<b>10 239.9</b>	<b>100.0</b>	<b>100.0</b>

(a) SEAS 2000: Excluding contributing family workers and people working for payment in kind only

(b) SEARS 2007: Excluding contributing family workers

*A comparison of self-identified casuals between 2000 and 2007*

As indicated earlier, in SEAS 2000 only those employees<sup>3</sup> who were entitled to either paid sick leave or paid holiday leave (but not both), and employees<sup>3</sup> who were not entitled to paid sick leave or paid holiday leave, were asked whether they were employed as a casual. In SEARS 2007, however, all employees<sup>3</sup> were asked whether they were employed as casuals regardless of whether or not they had paid sick leave and paid holiday leave entitlements.

Table A1.2 presents a comparison of the number of self-identified casuals in 2000 and 2007. In order to compare the data for 2000 and 2007, the population was first restricted to those aged 15–69 years. In addition, for the SEARS 2007 data, those self-identified casuals who were entitled to both paid sick and paid holiday leave were excluded, as they were in 2000. Based on those results, the proportion of employees<sup>3</sup> who were self-identified casuals remained relatively stable between 2000 and 2007 (23%).

TABLE A1.2 SELF-IDENTIFIED CASUALS IN MAIN JOB (a)(b), Aged 15–69 years

	2000	2007
Self-identified casuals ('000)	1 596.4	1 881.8
Proportion of employees (excluding OMIEs) (%)	23.3	22.7

(a) SEAS 2000: Excluding contributing family workers and people working for payment in kind only

(b) SEARS 2007: Excluding contributing family workers and self-identified casuals who were entitled to paid sick leave and paid holiday leave

## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

*A comparison of  
self-identified casuals  
between 2000 and 2007  
continued*

It should be noted that while the data item 'employees<sup>3</sup> without paid leave entitlements' is a widely used proxy measure for casual employment, no one measure can adequately describe the complexities associated with the measurement of casual employment. As such, ABS produces three measures of casual employment and all three of these were collected in SEARS 2007:

- Employees<sup>3</sup> without paid entitlements,
- Employees<sup>3</sup> who consider their job to be casual and,
- Employees<sup>3</sup> who receive a casual loading.

CHANGE IN REFERENCE  
PERIOD: '4 WEEKS' VERSUS  
'USUALLY'

The reference period used in a number of data items changed between 2000 and 2007. In SEAS 2000 many of the data items describing working arrangements and patterns of work related only to work done in the last 4 weeks. Furthermore, if someone had not worked in the last 4 weeks, then additional information was not collected about their working arrangements. In SEARS 2007, however, data about working arrangements and patterns of work were based on usual work arrangements. This is consistent with the approach used in other ABS surveys collecting data about working arrangements. However, given that less than 1% of employees had not worked in the last 4 weeks in SEAS 2000, the data in 2000 and 2007 are highly comparable.

*A comparison of '4 weeks'  
and 'usually' between 2000  
and 2007*

As an example of the comparability of these types of data items, Table A1.3 presents, for 2000 and 2007, a comparison of whether employees<sup>3</sup> had some say in the days that they worked, whether they have worked extra hours, whether they have worked on shift, and whether they were on call or standby.

In 2007 more than one employee<sup>3</sup> out of three (34%) had some say in the days they worked, up from 28% in 2000. Proportionally more employees<sup>3</sup> without leave entitlements (52%) had some say in the days they worked than employees<sup>3</sup> with leave entitlements (29%). Conversely, the proportion of employed persons who worked extra hours decreased from 51% to 45% between 2000 and 2007. For employees<sup>3</sup> with leave entitlements, the proportion who worked extra hours declined from 60% in 2000 to 53% in 2007, while for employees<sup>3</sup> without paid leave entitlements, there was little change in the proportion who worked extra hours (23% in 2000 and 22% in 2007).

Overall, the proportion of employees<sup>3</sup> who worked shift work or were required to be on call or standby increased between 2000 and 2007. One employee<sup>3</sup> out of five (20%) worked shift work in 2007, compared to 16% in 2000, while one employee<sup>3</sup> out of four (25%) was required to be on call or standby in 2007, compared to 20% in 2000.

## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

TABLE A1.3 EMPLOYEES (EXCLUDING OMIES) IN MAIN JOB AGED 15–69 YEARS(a)(b)—by selected employment arrangements

	EMPLOYEE WITH PAID LEAVE ENTITLEMENTS		EMPLOYEE WITHOUT PAID LEAVE ENTITLEMENTS		TOTAL	
	2000	2007	2000	2007	2000	2007
	%	%	%	%	%	%
<b>Whether has some say in days worked(c)</b>						
Has some say	21.4	28.4	47.0	51.7	27.8	34.3
Has no say in days worked	77.4	71.6	52.9	48.3	71.3	65.7
<b>Whether has worked extra hours(c)</b>						
Worked paid or unpaid extra hours	60.0	53.3	22.8	21.9	50.7	45.3
Did not work extra hours	38.9	46.7	77.1	78.1	48.4	54.7
<b>Whether works shiftwork(c)</b>						
Worked shiftwork	15.6	18.0	16.0	26.0	15.7	20.0
Did not work shiftwork	83.3	82.0	83.9	74.0	83.4	80.0
<b>Whether required to be on call or standby(c)</b>						
Required to be on call or standby	19.2	23.2	23.7	30.7	20.3	25.1
Not required to be on call or standby	79.6	76.8	76.2	69.3	78.8	74.9
<b>Total(d)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total ('000)(d)</b>	<b>5 130.9</b>	<b>6 190.5</b>	<b>1 712.8</b>	<b>2 092.0</b>	<b>6 843.7</b>	<b>8 282.5</b>

(a) SEAS 2000: Excluding contributing family workers and people working for payment in kind only

(b) SEARS 2007: Excluding contributing family workers

(c) The reference period for SEAS 2000 is in the last 4 weeks. For SEARS 2007, the reference period is 'usually'

(d) SEAS 2000: Persons who had not worked in the previous 4 weeks are included in the total but additional information was not collected for this group. As a result percentages may not add up to 100%

### CHANGE IN THE MEASUREMENT OF WORKING PATTERNS: FROM INDIVIDUAL JOBS TO ALL JOBS

In SEAS 2000, information about people's working patterns and preferred working patterns was collected separately for the first job and for the second job. However, during the development of SEARS 2007 it was considered that in any analysis of people's working patterns there was much greater relevance in looking at the entirety of people's work commitments, rather than just one facet of it. It was therefore decided that when collecting information on working patterns and preferred working patterns in SEARS 2007, the questions should be asked in relation to all of the jobs in which people worked, rather than each job singly. For the majority of the population who have only one job, there is little if any difference in this approach, but a key advantage of this change is that it will allow analysts to build a more comprehensive picture of the total current employment commitments of multiple jobholders.

An example of the change in approach can be seen in relation to the data item 'Whether worked any hours between 7pm and 7am'. In SEAS 2000, data were collected about whether any work was done between 7pm and 7am in the last 4 weeks in the main job or in the second job. For SEARS 2007, in contrast, the question was not tied to one particular job. Indeed, in the introduction to the 'Work pattern question module' in SEARS 2007 it was specified that the questions were about the work pattern in all jobs. Similarly, in terms of preferred working patterns, SEARS 2007 focused on whether people wanted to work more, less or the same number of hours overall, rather than in each individual job. Nonetheless, while such a change in focus enables a more complete analysis of the working patterns of multiple jobholders, it does make a comparison between 2000 and 2007 somewhat problematic.

## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

### *A comparison of working patterns between 2000 and 2007*

One way of overcoming this issue to allow a comparison over time, is to limit the population to single jobholders in both surveys. However in regards to the multiple jobholder population, it should be noted that in SEARS 2007, a question was introduced on whether people had changed jobs during the reference week. If the interviewee had changed job, he or she was not sequenced to the question on multiple jobholding. This specific question was not asked in SEAS 2000 and as a result, estimates of the number of multiple jobholders in 2000 may include employees<sup>3</sup> who had changed jobs during the reference week, but who were not actually multiple job holders. According to SEAS 2000 and SEARS 2007, the proportion of multiple job holders among employees<sup>3</sup> was similar in 2000 (7%) and 2007 (6%).

As an illustration of the comparability of these types of data items, Table A1.4 presents a comparison for employees<sup>3</sup>, about whether they worked any hours between 7pm and 7am, and about the number of days worked. As in Table A1.3, the population for SEARS 2007 has been restricted to 15–69 years, and in addition, it should be noted that the reference period for the SEAS 2000 data items was the last four weeks, while for SEARS 2007 the reference period was 'usually'.

The proportion of employees<sup>3</sup> who worked between 7pm and 7am declined between 2000 and 2007 while the proportion of employees<sup>3</sup> working 5 days a week is slightly higher in 2007 (64%) than in 2000 (62%). The higher proportion of employees<sup>3</sup> working 5 days a week in 2007 reflects the large proportion of employees<sup>3</sup> without paid leave entitlements who reported that they usually work 5 days a week, up from 28% in 2000 to 36% in 2007.

## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

A comparison of working patterns between 2000 and 2007 *continued*

TABLE A1.4 EMPLOYEES (EXCLUDING OMIES) AGED 15–69 YEARS WHO WERE SINGLE JOB HOLDERS (a)(b)—by working patterns

	EMPLOYEE WITH PAID LEAVE ENTITLEMENTS		EMPLOYEE WITHOUT PAID LEAVE ENTITLEMENTS		TOTAL	
	2000	2007	2000	2007	2000	2007
	%	%	%	%	%	%
<b>Whether usually works any hours between 7pm and 7am(c)</b>						
Usually works between 7pm and 7am	45.1	31.1	44.9	37.1	45.1	32.6
Do not usually work between 7pm and 7am	53.7	68.9	55.0	62.9	54.0	67.4
<b>Number of days a week usually worked(c)</b>						
One day	0.6	0.3	14.1	8.2	3.8	2.2
Two days	1.8	2.1	18.1	18.8	5.7	6.2
Three days	4.7	5.1	18.2	16.3	7.9	7.9
Four days	7.5	7.8	13.2	11.9	8.8	8.8
Five days	72.6	73.4	28.3	35.7	62.0	64.2
Six days	10.0	7.9	6.3	6.4	9.1	7.5
Seven days	1.8	3.4	1.7	2.7	1.7	3.2
<b>Total(d)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total ('000)(d)</b>	<b>4 852.5</b>	<b>5 855.3</b>	<b>1 521.2</b>	<b>1 902.6</b>	<b>6 373.7</b>	<b>7 758.0</b>

(a) SEAS 2000: Excluding contributing family workers and people working for payment in kind only

(b) SEARS 2007: Excluding contributing family workers

(c) The reference period for SEAS 2000 is in the last 4 weeks. For SEARS 2007, the reference period is 'usually'

(d) SEAS 2000: Persons who had not worked in the previous 4 weeks are included in the total but additional information was not collected for this group. As a result percentages may not add up to 100%

### A COMPARISON OF SELECTED DATA ITEMS

The analysis so far has revolved around the major changes that occurred between SEAS 2000 and SEARS 2007. However, many data items and populations remained unchanged or largely unchanged between 2000 and 2007. Once the relatively simple adjustment has been made for the change in age scope (by restricting the population to those aged 15–69 years) it is possible to compare many data items between the two surveys relatively easily. The tables below present examples of data items for which it is possible to make a comparison. However, given the large number of data items available for each survey, it is not possible in this Appendix to list all that are comparable.

Table A1.5 shows that a slightly larger proportion of employees<sup>3</sup> found their job through an employment agency or labour hire firm in 2007 (13%) than in 2000 (11%). In relation to whether a person's job had a set completion date, this data item was refined for SEARS 2007, and as a result respondents could specify whether their job had a set completion date (as in SEAS 2000) or a set completion event. As the output categories for these items have been kept separate, it is possible to compare this data item for 2000 and 2007. The table shows that a similar proportion of employees<sup>3</sup> had a job with a set finishing date (8%) in 2007 as in 2000 (7%).

## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

TABLE A1.5 EMPLOYEES (EXCLUDING OMIES) IN MAIN JOB AGED 15–69 YEARS(a)(b)—by selected characteristics

	EMPLOYEE WITH PAID LEAVE ENTITLEMENTS		EMPLOYEE WITHOUT PAID LEAVE ENTITLEMENTS		TOTAL	
	2000	2007	2000	2007	2000	2007
	%	%	%	%	%	%
<b>Whether found main job through an employment agency/labour hire firm</b>						
Found job through employment agency/labour hire firm	11.4	13.0	10.6	12.3	11.2	12.8
Found job and paid by the employment agency/labour hire firm	0.4	0.6	4.4	7.0	1.4	2.3
Did not find job through an employment agency/labour hire firm	88.6	87.0	89.4	87.7	88.8	87.2
<b>Whether job has a set completion date or event</b>						
Job has a set finishing date	7.2	8.4	7.6	7.2	7.3	8.1
Job has set completion event	na	0.8	na	1.2	na	0.9
Job does not have a set finishing date	92.8	90.8	92.4	91.6	92.7	91.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

na not available

(b) SEARS 2007: Excluding contributing family workers

(a) SEAS 2000: Excluding contributing family workers and people working for payment in kind only

### A COMPARISON OF SELECTED DATA ITEMS *continued*

Table A1.6 presents information on State and Territory of usual residence, whether usually works any hours from home, and main reason usually works any hours from home, by employment type for 2000 and 2007. The proportion of employed people who usually worked some hours from home was similar in 2000 and 2007 (31%). However, the proportion of OMIEs who usually worked some hours from home increased between 2000 and 2007, from 71% to 78%.

The most commonly reported main reason for working some hours from home was to catch up on work or to meet deadlines. In 2000, 36% of employed people who worked some hours from home reported this as their main reason for working from home, and this had risen to 39% in 2007. It should be noted that for data items relating to home based work, in both SEAS 2000 and SEARS 2007 they are based on what is usually worked.

## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

TABLE A1.6 EMPLOYED PERSONS AGED 15–69 YEARS (a)(b), Employment type—by selected characteristics

EMPLOYEES (EXCLUDING OMIES)										
	With paid leave entitlements		Without paid leave entitlements		OMIEs		OMUEs		Total	
	2000	2007	2000	2007	2000	2007	2000	2007	2000	2007
	%	%	%	%	%	%	%	%	%	%
<b>State or Territory of usual residence(c)</b>										
New South Wales	59.8	60.9	18.4	20.0	8.8	7.4	13.1	11.7	100.0	100.0
Victoria	60.9	61.6	16.8	18.6	8.7	7.5	13.6	12.3	100.0	100.0
Queensland	53.4	56.3	24.6	23.7	6.6	7.3	15.4	12.7	100.0	100.0
South Australia	57.3	60.1	22.7	22.3	5.5	5.8	14.5	11.9	100.0	100.0
Western Australia	59.6	62.1	18.3	18.8	5.7	6.4	16.5	12.7	100.0	100.0
Tasmania	55.3	61.8	25.0	21.5	4.8	3.8	14.8	13.0	100.0	100.0
Northern Territory	70.4	68.5	15.4	17.0	4.0	5.1	10.2	9.4	100.0	100.0
Australian Capital Territory	66.5	71.2	20.9	18.0	4.9	*4.7	7.6	6.0	100.0	100.0
<b>Total</b>	<b>58.8</b>	<b>60.5</b>	<b>19.6</b>	<b>20.4</b>	<b>7.6</b>	<b>7.0</b>	<b>14.0</b>	<b>12.1</b>	<b>100.0</b>	<b>100.0</b>
<b>Whether usually works any hours from home</b>										
Usually works some hours from home	23.8	24.2	9.0	8.8	70.9	77.5	68.1	71.2	30.7	30.5
Does not work any hours from home	76.2	75.8	91.0	91.2	29.1	22.5	31.9	28.8	69.3	69.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Main reason usually works some or all hours from home</b>										
Employment reasons	89.7	81.3	78.1	74.6	87.6	80.9	91.0	85.0	89.0	81.8
No overheads/no rent	**0.2	*0.6	**0.2	**1.4	8.9	7.8	10.7	8.9	5.0	4.3
No other work available	—	**0.1	—	**0.4	**0.2	—	**0.1	*0.5	**0.1	*0.2
Preference of employer or client/part of job	16.1	9.5	30.8	20.4	5.3	*2.9	7.3	2.2	12.3	6.9
To catch up on work/meet deadlines	58.7	60.1	22.4	30.6	22.3	22.6	11.9	13.4	35.7	38.5
To operate own business/to help in family business	1.1	1.9	*5.7	11.9	43.8	45.2	55.3	56.7	25.7	25.7
Other employment reasons	13.6	9.0	18.9	9.9	7.1	*2.3	5.6	3.3	10.3	6.3
Personal reasons	8.0	11.0	13.6	13.4	8.4	10.7	5.2	8.7	7.5	10.4
Control over work/life issues/to pursue own ideas	3.7	5.4	6.6	*5.5	5.0	4.3	2.2	4.4	3.6	4.9
Flexible working hours	1.5	3.4	*1.9	*4.8	*0.6	4.5	1.4	3.5	1.3	3.7
Has reached retirement age	—	—	**0.3	**0.4	**0.2	—	**0.1	—	*0.1	—
Does not want to travel to work/cost or time of travel	*0.6	0.9	*1.6	**1.0	*0.8	*0.9	**0.1	**0.2	0.5	0.7
Other personal reasons	2.2	1.4	*3.2	*1.8	*1.8	*1.0	1.3	*0.6	1.9	1.1
Other	2.3	7.7	8.3	12.0	3.9	8.4	3.9	6.4	3.4	7.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

— nil or rounded to zero (including null cells)

(a) SEAS 2000: Excluding contributing family workers and people working for payment in kind only

(b) SEARS 2007: Excluding contributing family workers

(c) Estimates exclude very remote areas of Australia. While this has a small impact on most State/Territory estimates, 24% of the NT population live in very remote areas

### ENDNOTES

1. International Labour Organisation Bureau of Statistics, Resolution Concerning the International Classification of Status in Employment Adopted by the Fifteenth International Conference of Labour Statisticians, January 1993.

2. In SEAS 2000 the conceptual framework used to describe major categories of employment was based on that used for the August 1998 Forms of Employment Survey (FOES), published in *Forms of Employment, Australia* (cat. no. 6359.0), but it has been further developed. The FOES employment type classification is also available for SEAS 2000. For further information on the comparison of the classification SEAS 2000 and FOES 1998, see Appendix 1 Comparison of Employment Classification, *Employment Arrangements and Superannuation, April to June 2000* (cat. no. 6361.0)

## APPENDIX 1 COMPARISON WITH SEAS 2000 *continued*

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ENDNOTES *continued*

3. Employees excluding OMIEs



## APPENDIX 2 SUPERANNUATION DATA SUMMARY

### INTRODUCTION

The Survey of Employment Arrangements, Retirement and Superannuation (SEARS) is the second ABS household survey to collect detailed superannuation contribution and account balance information from respondents. This information was first collected in the Survey of Employment Arrangements and Superannuation (SEAS) conducted in 2000.

This Appendix describes the process of collecting the superannuation data for SEARS 2007 and the presentation, interpretation and quality of the data collected.

### DATA COLLECTION

During a face to face interview, respondents were asked to report the total number of accounts they had, and then the contribution and account balance information for up to three main superannuation accounts, which accounted for 96.8% of the total number of accounts reported by respondents. For each of these three main accounts, respondents were asked the name of the fund (from which the fund type and benefit structure were derived), who (if anyone) currently contributed to that account, the amounts being contributed, and the amount of superannuation accrued (the superannuation account balance).

To ensure the quality of data collected, survey respondents were asked to refer to relevant superannuation statements to report contribution and balance amounts. Respondents who were unable to refer to a current superannuation statement were advised that they could, if they chose to, authorise their superannuation fund to provide the information directly to the ABS on behalf of their member.

Those respondents who neither accessed a superannuation statement nor chose to authorise their superannuation fund to report on their behalf, were asked if they had a current payslip with information about their superannuation contributions. If no documented source of information was available, the respondent was asked to estimate their superannuation contributions and account balance amounts. The estimated values have been included in the total contribution and account balance amounts, however they are available separately should users wish to exclude them from their analysis.

The following table (Table A2.1) sets out the sources of data for account balances used in this publication, by benefit structure. It shows the percentage of balances that have been estimated by respondents without access to documentation, the percentage of balances that have been reported from a statement or by a superannuation fund, and the percentage of unknown balances for all account structures associated with the main three accounts for which information was sought.

TABLE A2.1 SOURCES OF ACCOUNT LEVEL DATA

	<i>Accumulation (a)</i>	<i>Defined Benefit</i>	<i>Hybrid</i>	<i>Total</i>
	%	%	%	%
Estimated	31.5	20.3	28.1	29.9
From statement	52.0	66.1	55.3	53.2
From fund	5.5	8.6	8.2	6.9
Not known	11.0	5.0	8.5	9.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Including not determined benefit structures

## APPENDIX 2 SUPERANNUATION DATA SUMMARY *continued*

### *Age of the data*

Most information from statements or provided by superannuation funds related to the period July 2005 to June 2006. However, if no current information was available, data was accepted for periods from July 2004. Similarly, if only very current information was available, contribution and balance details up to August 2007 were accepted. Statement durations varied but contribution and balance amounts were converted to a weekly rate (see Weekly contribution rates, below).

### DATA QUALITY AND INTERPRETATION OF RESULTS

The 'benefit structure' of a fund describes the way in which members' benefits are determined. The 'fund type' describes the nature or focus of the fund. In SEARS 2007, the name of the fund, as reported by the respondent, was used to code all superannuation funds to the following benefit structures and fund types (see Glossary for definitions of some of these terms):

#### Benefit Structure:

- Accumulation
- Defined Benefit
- Hybrid
- Not determined

#### Fund type:

- Corporate
- Industry
- Retail
- Public Sector
- Self managed/small APRA
- Not determined

In SEARS 2007, the benefit structure could not be determined for 7.6% of accounts. While 'not determined' benefit structure is available separately, it can be combined with accumulation accounts, and all of the balances for these accounts were coded to accumulation accounts, in line with the procedure adopted for SEAS 2000 (see appendix 'Superannuation information and data quality' in *Superannuation: Coverage and Financial Characteristics, April - June 2000* (cat. no. 6360.0)). To confirm that this procedure was still applicable for SEARS 2007, the resulting percentage of accumulation accounts to total accounts was compared with the corresponding ratio published in *Annual Superannuation Bulletin, June 2006 (revised 26 March 2008)* by the *Australian Prudential Regulatory Authority (APRA)*. The proportion obtained from SEARS 2007 was 63%, compared with 60% published by APRA.

### *Pre- and post-tax contributions*

The SEARS 2007 contributions estimates are separately presented for pre- and post tax contributions to superannuation. Pre-tax contributions comprise employer and salary sacrificed contributions, and post-tax contributions comprise personal and spouse contributions. Generally the pre-tax amount is further disaggregated to show salary sacrificed and other employer components separately. Due to the small number of people with spouse contributions, personal and spouse contribution amounts are combined in this publication but recorded separately on the SEARS Confidentialised Unit Record File (CURF).

## APPENDIX 2 SUPERANNUATION DATA SUMMARY *continued*

### *Employer or business contributions*

Employer or business contributions are regular or irregular pre-tax payments made to a respondent's superannuation account by their employer or business. For SEARS 2007, the amount of employer or business contributions excluded any amounts salary sacrificed to superannuation, although in SEAS 2000, salary sacrificed amounts were included with employer contributions. Employer or business contributions were collected for defined benefit or hybrid accounts where possible. However this information could not always be reported by respondents as the value of employer contributions to these funds is often not allocated to the individual account until the benefit is paid.

### *Salary sacrificed contributions*

Salary sacrificed contributions are regular or irregular payments made by employees from pre-tax wages and salaries to a superannuation account. Self-reported salary sacrificed amounts were collected from all people who said they salary sacrificed superannuation contributions, regardless of whether or not they were reporting the other contribution and balance details from statements or authorising their fund to report for them. Where respondents did not have a current statement and requested that their superannuation fund provide data on their behalf, and the information from the fund about salary sacrificed contributions was different to the amount self-reported by the respondent, the information provided by the fund was used.

In some cases owner managers of unincorporated enterprises reported making salary sacrificed contributions to superannuation, which, as they are not legally obliged to make superannuation contributions and do not pay themselves a wage or salary, could be seen to be incorrect. These contributions may be pre-tax contributions made by the business. Alternatively, while a respondent was an owner manager of an unincorporated enterprise in the week preceding the interview in 2007, their reported superannuation contributions were typically in respect of 2005–2006 when they may have been working for an employer and making salary sacrificed contributions. Another possibility is that while the respondent was an owner manager of an unincorporated enterprise in their main job, they may have had a second job from which they were making salary sacrificed contributions.

Some respondents reported making salary sacrificed contributions, but reported receiving no employer contributions. It is probable that the reported salary sacrificed amount is the total pre-tax contribution made to the superannuation account, and includes the 9% employer superannuation guarantee contribution.

### *Personal contributions*

Personal contributions are regular or irregular after-tax payments made by respondents to their own superannuation accounts. For owner managers of unincorporated enterprises, the distinction between personal and business contributions may not always be clear-cut. In these cases the respondent nominated whether the contributions were personal or business.

### *Contributions of spouse/partner*

Contributions from spouse/partner are regular or irregular after-tax payments made by the respondent's spouse or partner to the respondent's superannuation account.

### *Weekly contribution rates*

In SEAS 2000 there were circumstances where contribution data could not be converted into a weekly amount, particularly where contributions had been made for less than two years. Therefore, for SEAS 2000 estimates, weekly rates of contributions were only available for persons whose contributions had been made for two years or more.

In SEARS 2007 a greater coverage of weekly contribution values was achieved by converting more of the reported contributions to a weekly equivalent. Total reported contribution amounts were converted to a weekly rate by dividing the total contribution amount by the contribution period in weeks. The contribution period was determined based on the length of time a respondent had been contributing to an account, and the period covered by their superannuation statement. If a respondent had been

## APPENDIX 2 SUPERANNUATION DATA SUMMARY *continued*

### *Weekly contribution rates* *continued*

contributing to their superannuation account for less than 12 months, the statement length was the contribution period. If the statement was for a full year, the reported contributions were divided by 52.145 to obtain a weekly contribution rate. If the statement covered a monthly period then the reported contributions were divided by the number of months multiplied by 4.345 to obtain the weekly contribution rate. Otherwise, statement periods were converted into weekly amounts by subtracting the start date of the statement from the end date to get the number of days, and then converting the number of days into weeks by dividing by 7 and using the integer.

Respondents were asked to report the contribution period for contributions estimated without reference to a statement. If contribution periods were not reported, amounts were averaged over an assumed twelve months period. One-off payments were also averaged over twelve months.

### *Extreme contribution rates*

Some respondents reported details that yielded either very high or very low weekly rates of contribution. A number of factors may cause high contribution rates, such as very large irregular or one-off contributions being made to the superannuation account, or a roll-over amount from a previous fund being reported as a contribution. Fund member responses to changes in the superannuation legislation may also have impacted on the size and volume of contributions made during the SEARS 2007 reference period (See Superannuation legislation, below). Likewise, small irregular or one-off payments can result in very low weekly contribution amounts.

### ACCOUNT BALANCE, WITHDRAWAL OR RESIGNATION BENEFIT, AND TOTAL BALANCE

In SEARS 2007, as in SEAS 2000, 'account balance' was collected for each accumulation account as a measure of the amount of superannuation accrued. For defined benefit accounts or hybrid accounts the account balance was represented by the withdrawal or resignation benefit as a proxy for the present value of the superannuation benefit allocated to a person in these funds. 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.

Total superannuation balances for a person were obtained by adding the total account balance of accumulation account/s and total withdrawal or resignation benefit of defined benefit account/s or hybrid account/s for up to three superannuation accounts per person. Balances were only collected for accounts in the accumulation phase. Balances for accounts from which people were receiving a pension or annuity were not collected.

### SUPERANNUATION LEGISLATION

Since 1 July 2005, many employees have been able to choose their own superannuation fund. SEARS 2007 included questions on whether and why respondents chose their own superannuation fund.

From 1 July 2007 legislation regarding superannuation contributions also changed. From this date, concessional (pre-tax) contributions were capped at \$50,000 annually, with contributions above this cap taxed at 31.5%. Some fund members may have accelerated contributions ahead of the cap being introduced. Transitional arrangements allowed, for people over the age of 50 years, a higher cap of \$100,000 until 30 June 2012.

Non-concessional (post-tax) amounts are annually capped at \$150,000, or \$450,000 over a three year period.

Legislation covering superannuation co-contribution was introduced from 1 July 2003. Under this initiative, when an eligible person makes personal (post-tax) contributions to a complying super fund or retirement savings account, the Australian Government matches the amount up to certain limits. SEARS 2007 does not collect the amount of government co-contribution to superannuation. However, it does include a question to determine whether a respondent is making personal contributions to superannuation in order to receive the government co-contribution.

## APPENDIX 2 SUPERANNUATION DATA SUMMARY *continued*

### MISSING VALUES AND THEIR EFFECTS ON PUBLISHED MEDIAN AND MEANS

When a contribution or account balance was not able to be determined for a respondent, the value of that contribution or balance was recorded as missing. In estimation classes with significant percentages of missing values the risk of biased estimates is increased. This is particularly true when the characteristics of the respondents with missing values and those with known values are significantly different. For example, analysis shows that there is a risk of underestimation in the median and mean values of superannuation savings in the 15–24 year old age group. This implies that the uncertainty in superannuation estimates for this age group may be greater than is indicated by the published RSEs. The following table (Table A2.2) summarises the overall 'missingness' in each of the superannuation variables.

TABLE A2.2 ANALYSIS OF RESPONDENTS WITH MISSING VALUES

	Missing values for 15–24 year olds	Missing values
	%	%
Accumulation accounts	11.7	17.8
Withdrawal/resignation benefit of defined benefit accounts	5.0	3.7
Withdrawal/resignation benefit of hybrid accounts	9.1	14.0
Total superannuation balance	11.6	17.4

### COMPARISON WITH NATIONAL ACCOUNTS AND APRA DATA

The SEARS 2007 estimate of total superannuation balances for accounts in the accumulation phase, together with withdrawal or resignation benefit values in defined benefit and hybrid funds, as at 30 June 2006, was \$677 billion.

In comparison, the total superannuation assets estimated to held by households as at 30 June 2006, as reported in the *Australian National Accounts*, was \$1,052 billion, comprising:

- value of pension funds: \$882 billion at 30 June 2006; and
- value of unfunded superannuation claims: \$170 billion at 30 June 2006. (For more information about unfunded superannuation accounts see: *Insurance Technical Reserves: Sources and Methods in National Accounts - March Quarter 2001* (cat. no. 5232.0)).

SEARS 2007 data accounts for approximately 64% of the total superannuation assets compiled by the National Accounts. Much of the difference can be explained by the following:

- The \$170 billion in unfunded superannuation claims included in the National Accounts measure are not likely to be included in data reported by respondents to SEARS 2007. This is because this much of the unfunded superannuation asset claims on the general government sector are not reported as balances on individual members' statements, and therefore are not reported in SEARS 2007. For the purposes of comparison, it has been assumed in the table below that national government unfunded liabilities are not reported in SEARS and that 40% of State and local government unfunded liabilities are not reported;
- SEARS 2007 collected the total number of accounts held by each respondent, but balance details were collected only for first three main accounts held by each respondent. These accounts for which balance details were sought covered 96.8% of the total number of accounts reported in the survey. The SEARS balance estimate may therefore understate the true balance value by up to \$10 billion because data were not sought for 3.2% of all accounts; and

## APPENDIX 2 SUPERANNUATION DATA SUMMARY *continued*

### COMPARISON WITH NATIONAL ACCOUNTS AND APRA DATA *continued*

- In SEARS 2007, 11.6% of people in the survey had one or more account balances, representing 9.92% of all accounts for which balance details were sought, that could not be determined because the respondent did not know or did not want to disclose the amount. This aspect of non-response may account, on a pro-rata basis, for \$75 billion of missing balances.

Other differences may be caused by:

- scope restriction to private dwellings, which excludes 2% of the population, including older Australians in residential aged care that may have significant superannuation assets. A 2% adjustment is presented in the table below;
- retired people receiving superannuation income reported a total current annual income (2007) of \$10.7bn. Assuming this reflects a return rate and principal repayment of 8%, then the balances relating to this income may be of the order of \$135bn. This estimate may in part duplicate the estimate of unfunded superannuation liabilities; and
- sampling error (with a relative standard error of about 4% on the SEARS total superannuation balance, the SEARS value might be expected to vary by up to plus or minus \$48 billion).

The following table (Table A2.3) summarises the comparison of the National Accounts information and the SEAS and SEARS superannuation balance estimates.

TABLE A2.3 RECONCILIATION OF SEAS/SEARS AND NATIONAL ACCOUNTS DATA

	As at 30 June 1999	As at 30 June 2006
	\$ Billion	\$ Billion
<b>National Accounts(a)(b)</b>		
Unfunded superannuation claims of households	102	170
Net equity in reserves of life insurance and superannuation assets(c)	421	882
<i>Total life insurance and superannuation assets</i>	<i>523</i>	<i>1 052</i>
<b>SEAS/SEARS(d)</b>		
Balances reported	268	677
Plus –		
All persons over 69 years of age	(e) 30	. .
Retired persons	(e) 50	(e) 135
Top 3 account restriction	(e) 10	(e) 10
Non-response to balance values	(e) 50	(e) 75
Unfunded liabilities of general sector funds not allocated to individual accounts	(e) 78	(e) 134
Persons not in private dwellings	(e) 10	(e) 21
Residual(f)	(e) 27	(e) —

. . not applicable

— nil or rounded to zero (including null cells)

(a) Australian Bureau of Statistics, Australian National Accounts: Financial Accounts, March Quarter 2001 (cat. no. 5232.0)

(b) Australian Bureau of Statistics, Australian System of National Accounts, 2007–2008 (cat. no. 5204.0)

(c) 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/SEARS

(d) For SEAS estimates see: Australian Bureau of Statistics, Superannuation Coverage and Financial Statistics, April to June 2000 (cat. no. 6360.0)

(e) Estimate is indicative only, for exposition of the relationship between household balance sheet estimates and SEAS/SEARS estimates of superannuation assets

(f) Residual is calculated from the total life and superannuation assets sourced from the national accounts, less SEAS/SEARS 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

## APPENDIX 2 SUPERANNUATION DATA SUMMARY *continued*

### COMPARISON WITH NATIONAL ACCOUNTS AND APRA DATA *continued*

The *Australian Prudential Regulation Authority (APRA)* reported total assets of superannuation funds as \$918 billion at 30 June 2006. Much of the \$241bn difference between SEARS 2007 and APRA total assets of superannuation funds can also be explained by the 3% of accounts for which balances were not asked (\$10bn) and the 9.92% of accounts for which information was sought but not reported (\$75bn), as well as the differences identified in the table above.

Despite the gaps in SEARS 2007 account balance information, the survey remains a valuable source of information about the characteristics of people with different levels of superannuation coverage, such as age, sex, education, type of employment and income. SEARS data can be used to undertake analysis of the differences between groups that have superannuation and those that do not; current levels and sources of superannuation contributions; and the reasons people do not currently make superannuation contributions.

## APPENDIX 3 SAMPLING VARIABILITY

### INTRODUCTION

The estimates in this publication are based on information obtained from the occupants of a sample of dwellings. Therefore, the estimates are subject to sampling variability and may differ from the figures that would have been produced if information had been collected for all dwellings.

One measure of the likely difference is given by the standard error (SE), which indicates the extent to which an estimate might have varied because only a sample of dwellings was included. There are about two chances in three that the sample estimate will differ by less than one SE from the figure 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.

For estimates of population sizes, the size of the SE generally increases with the level of the estimate, so that the larger the estimate the larger the SE. However, the larger the sampling estimate the smaller the SE in percentage terms (RSE). Thus, larger sample estimates will be relatively more reliable than smaller estimates.

In the tables in this publication, only estimates with RSEs of 25% or less are considered reliable for most purposes. Estimates with RSEs greater than 25% but less than or equal to 50% are annotated by an asterisk to indicate they are subject to high SEs and should be used with caution. Estimates with RSEs of greater than 50%, annotated by a double asterisk, are considered too unreliable for general use and should only be used to aggregate with other estimates to provide derived estimates with RSEs of 25% or less.

RSEs for all tables are provided in the datacubes available on the ABS website. The RSEs have been derived using the group jackknife method. If needed, SEs can be calculated using the estimates and RSEs.

Relative Standard Errors (RSEs) for estimates from SEARS 2007 are published for the first time in 'direct' form. Previously a statistical model was produced that relates the size of estimates to their corresponding RSEs, and this information was displayed via a Standard Error Table. From this point onwards, RSEs for SEARS estimates have been calculated for each separate estimate and published individually. The Jackknife method of variance estimation is used for this process, which involves the calculation of 60 'replicate' estimates based on 60 different subsamples of the original sample. The variability of estimates obtained from these subsamples is used to estimate the sample variability surrounding the main estimate. Unlike the previous method, direct calculation of RSEs can result in larger estimates having larger RSEs than smaller ones, since these larger estimates may have more inherent variability.

### STANDARD ERRORS OF PROPORTIONS AND PERCENTAGES

Proportions and percentages, which are formed from the ratio of two estimates, are also subject to sampling errors. The size of the error depends on the accuracy of both the estimates. For proportions where the denominator is an estimate of the number of households in a grouping and the numerator is the number of households in a sub-group of the denominator group, the formula for the RSE is given by:

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

This formula is only valid when x is a sub-group of y.

The SE of an estimated percentage or rate, computed by using sample data for both numerator and denominator, depends on the size of both numerator and denominator. However, the formula above shows that the RSE of the estimated percentage or rate will generally be lower than the RSE of the estimate of the numerator.



### STANDARD ERRORS OF DIFFERENCES

The difference between two survey estimates (of numbers or percentages) is itself an estimate and is therefore subject to sampling variability. The SE of the difference between two survey estimates depends on their SEs and the relationship (correlation) between them. An approximate SE of the difference between two estimates ( $x-y$ ) can be calculated using the formula:

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

While this formula will only be exact for differences between separate and uncorrelated (unrelated) characteristics or sub-populations, it is expected to provide a good approximation for all of the differences likely to be of interest in this publication.

#### Testing for statistically significant differences

Statistical significance testing can be undertaken to determine whether it is likely that there is a difference between two estimates from different samples. The standard error for the difference between two estimates can be calculated using the formula in the paragraph above. The standard error is used to calculate the following test statistic:

$$\frac{|x-y|}{SE(x-y)}$$

If the value of the test statistic is greater than 1.96 then we may say that we are 95% certain that there is a statistically significant difference between the two populations with respect to that characteristic. Otherwise, it cannot be stated with confidence that there is a real difference between the populations.

## GLOSSARY

<b>Account balance</b>	This is the amount of superannuation a person has accrued in an accumulation fund account. The total account balance is the sum of all balances for up to three accounts per person. Balances are available only for accounts in the accumulation phase.
<b>Accumulation account</b>	Accumulation accounts are superannuation accounts held with accumulation funds. See also Defined benefit fund and Hybrid fund.
<b>Accumulation fund</b>	Accumulation funds are superannuation funds where all members have defined contributions (accumulated benefits). These funds are also sometimes called allocated funds. The assets of the fund are invested and any earnings (or losses) are credited (debited) to the member's account less any costs or taxes. The value of a retirement benefit from accumulation funds depends on how much money is contributed to the fund and how much the fund earns from investing the money after deducting costs and taxes. Members bear the full effect of fluctuation in investment performance. In SEARS 2007, self-managed funds and small APRA funds were categorised as accumulation accounts. See also Defined benefit fund and Hybrid fund.
<b>Accumulation phase</b>	<p>A person accumulates superannuation balances over a period of time in order to support their future retirement. Accounts accumulate from a mix of personal and employer contributions, and investment earnings. Accounts are considered to accumulate even if contributions are not currently being made to them, or if there are negative investment returns.</p> <p>For some people, it is possible to accumulate benefits, as well as to draw on superannuation, at the same point in time.</p>
<b>Benefit structure of a superannuation fund</b>	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.
<b>Care</b>	<p>For the purposes of this survey care is provided by any person in Australia aged 15 years or over who:</p> <ul style="list-style-type: none"> <li>■ had their own child(ren) aged under 15 years living with them;</li> </ul> <p>or who:</p> <ul style="list-style-type: none"> <li>■ looked after their own child(ren) aged under 15 years who do not usually live with them;</li> <li>■ looked after a child other than their own child aged under 15 years of age;</li> <li>■ helped or supported a frail aged person in day-to-day activities;</li> <li>■ helped or supported any person aged 15 years or over with a short or long term sickness, injury or condition with day-to-day activities</li> </ul> <p>where this care was not done as part of paid or voluntary work.</p> <p>Separate estimates are available for care given to person living in the same household as the carer and care given to people who do not live in the same household as the carer, but the publication shows all care provided.</p> <p>It is possible for a carer to provide care to more than one person. It is also possible for more than one person in a household to provide care to the same person.</p>
<b>Compensated extra hours worked</b>	Refers to extra hours worked that were not paid but were compensated in some other way such as time off in lieu of extra hours worked, non-cash benefits provided as part of salary package/working agreement or other non-cash benefit. While payment for extra hours worked is one type of compensation, for the purpose of analysis details about paid extra hours worked are shown separately from extra hours otherwise compensated. Details of unpaid extra hours are also available.

## GLOSSARY *continued*

<b>Defined benefit fund</b>	A superannuation fund in which the retirement benefit is determined by fund rules usually based on a formula that takes into account years of service with the employer or years of membership with the fund, and average salary level over the last few years prior to retirement. The defined benefits do not depend on the investment performance of the fund. See also Accumulation fund and Hybrid fund.
<b>Dependent children</b>	All persons aged under 15 years; and dependent students as defined.
<b>Dependent students</b>	A child who is 15–24 years of age, who is attending full-time education, and who has no partner or child of his or her own usually resident in the same household.
<b>Drawing on superannuation</b>	<p>A person is considered to draw on their superannuation if they receive a superannuation pension or annuity, or if they have received a superannuation lump sum within the past 4 years. A person can draw on their superannuation usually only after reaching the preservation age for the account or on attaining age 65.</p> <p>For some people, it is possible to draw on superannuation, as well as to accumulate benefits, at the same point in time.</p>
<b>Employed full-time</b>	Employed persons who usually work 35 hours or more a week (in all jobs) and others who, although usually working less than 35 hours a week, worked 35 hours or more during the reference week.
<b>Employed part-time</b>	Employed people who usually work less than 35 hours a week (in all jobs) and who either did so during the reference week, or were not at work during the reference week.
<b>Employed persons</b>	<p>Persons aged 15 years and over who, during the week before the interview:</p> <ul style="list-style-type: none"> <li>■ worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (including employees, employers and own account workers); or</li> <li>■ worked for one hour or more without pay in a family business or on a farm (i.e. contributing family workers); or</li> <li>■ were employees who had a job but were not at work and were: <ul style="list-style-type: none"> <li>■ away from work for less than four weeks up to the end of the reference week; or</li> <li>■ away from work for more than 4 weeks up to the end of the reference week and received pay for some or all of the four week period to the end of the reference week; or</li> <li>■ away from work as a standard work or shift arrangement; or</li> <li>■ on strike or locked out; or</li> <li>■ on workers' compensation and expected to be returning to their job; or</li> </ul> </li> <li>■ were employers or own account workers who had a business or farm, but were not at work.</li> </ul>
<b>Employees</b>	A person who works for a public or private employer and receives remuneration in wages, salary, a retainer fee from their employer while working on a commission basis, tips, piece rates, or payment in kind, or a person who operates their own incorporated enterprise with or without hiring employees. The employment type classification separates owner managers of incorporated businesses from other employees.
<b>Employees with paid leave entitlements</b>	Employees excluding owner managers of incorporated enterprises (OMIEs) who were entitled to either paid sick leave or paid holiday leave (or both). Available in SEARS 2007 in relation to main job, second job, third job and fourth job.
<b>Employees without paid leave entitlements</b>	Employees (excluding OMIEs) who were not entitled to paid holiday leave or paid sick leave, or did not know whether they were entitled to paid holiday leave or paid sick leave. Available in SEARS 2007 in relation to main job, second job, third job and fourth job.

## GLOSSARY *continued*

<b>Employer contributions</b>	<p>The amount contributed (pre-tax) 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 (there are some exemptions). In 2007 employers were required to contribute an amount equal to 9% of an employee's wages or salary into superannuation.</p> <p>While salary sacrifice is technically an employer contribution, the amount of salary sacrifice is shown separately to other employer contributions. (See Salary sacrifice to superannuation for more information).</p>
<b>Employment agency or labour hire firm</b>	<p>An organisation which is engaged in personnel search, selection and placement of employees for an employing organisation or person, and/or is engaged in supply of their own employees to other employers, usually on a short-term basis. Information is gathered about whether an employed person obtained their job through an employment agency/labour hire firm. Further questions are asked to establish whether or not the relationship with the labour hire company is ongoing: whether they are still paid by the employment agency/labour hire firm, and whether they are still registered with the labour hire firm.</p>
<b>Employment type</b>	<p>Classification of employed persons according to the following groups:</p> <ul style="list-style-type: none"> <li>■ employees (excluding OMIEs) with paid leave entitlements</li> <li>■ employees (excluding OMIEs) without paid leave entitlements</li> <li>■ owner managers of incorporated enterprises</li> <li>■ owner managers of unincorporated enterprises</li> <li>■ contributing family workers</li> </ul> <p>SEARS 2007 collected only limited information about contributing family workers and they have been excluded from most tables in the publication.</p>
<b>Equivalised gross household income</b>	<p>Gross household income adjusted using an equivalence scale. For a lone person household it is equal to gross household income. For a household comprising more than one person, it is an indicator of the gross household income that would need to be received by a lone person household to enjoy the same level of economic well-being as the household in question. For more information about deriving equivalised income see <i>User Guide: Employment Arrangements, Retirement and Superannuation, Australia, April to July 2007</i> (cat. no. 6361.0.55.002).</p>
<b>Extra hours or overtime</b>	<p>Work undertaken which is outside, or in addition to, ordinary working hours of the respondent in their main job, whether paid or unpaid.</p>
<b>Fixed-term contract</b>	<p>Employees (excluding OMIEs) with a contract of employment which specifies that the employment will be terminated on a particular date/event and who consider themselves to be working on a fixed-term contract.</p>
<b>Formal child care</b>	<p>Regulated care away from the child's home. This includes before and/or after school care, long day care, family day care, preschool and kindergarten centres, and occasional care.</p>
<b>Government co-contribution</b>	<p>The government co-contribution was introduced from 1 July 2003. This is an additional super contribution paid by the Australian Government to low income earners who make after-tax contributions.</p> <p>SEARS 2007 did not collect the amount of government co-contribution but it did ask people making personal contributions to superannuation if they made those contributions in order to receive the government co-contribution.</p>
<b>Hours actually worked</b>	<p>The number of hours actually worked during the reference week, not necessarily paid for.</p>
<b>Hours usually worked</b>	<p>The number of hours usually worked per week by an employed person.</p>
<b>Hybrid fund</b>	<p>A fund in which benefit entitlements are based on a combination of accumulated benefits and defined benefits. See also Accumulation fund and Defined benefit fund.</p>

## GLOSSARY *continued*

<b>Income</b>	<p>Any accruing cash receipts that are of a regular and recurring nature including money received from:</p> <ul style="list-style-type: none"> <li>■ wages and salaries (from an employer or own incorporated enterprise), including income provided as part of a salary sacrifice arrangement;</li> <li>■ profit/loss from own unincorporated business (including partnerships);</li> <li>■ investment income (interest, rent, dividends);</li> <li>■ pensions and allowances;</li> <li>■ superannuation payments;</li> <li>■ other private cash transfers (eg. regular workers' compensation, child support and other transfers from other households).</li> </ul> <p>Gross income is the sum of income from all these sources before income tax or the Medicare levy are deducted.</p>
<b>Industry</b>	<p>An industry is a group of businesses or organisations that undertake similar economic activities to produce goods and services. In this publication industry is classified according to the AUSTRALIAN AND NEW ZEALAND STANDARD INDUSTRIAL CLASSIFICATION (ANZSIC), 2006 (cat. no. 1292.0). Information is also available on request for industry classified by the AUSTRALIAN AND NEW ZEALAND STANDARD INDUSTRIAL CLASSIFICATION (ANZSIC), 2003 (cat. no. 1292.0).</p>
<b>Informal child care</b>	<p>Non-regulated care either in the child's home or elsewhere. Care may be charged for or provided free of charge. It includes care provided by (step) brothers or sisters, grandparents, other relatives or other (unrelated) people such as friends, neighbours, nannies or babysitters.</p>
<b>Intends to retire from the labour force</b>	<p>Those people who indicated that they intend to give up all labour force activity, that is working or looking for work.</p>
<b>Labour force status</b>	<p>A classification of the civilian population aged 15 years and over into employed, unemployed or not in the labour force, as defined. The definitions conform closely to the international standard definitions adopted by the International Conferences of Labour Statisticians.</p>
<b>Landlord type</b>	<p>For renters the type of entity to whom rent is paid or with whom the tenure contract or arrangement is made.</p>
<b>Last job</b>	<p>Refers to last job held by an unemployed person or a person not in the labour force. In this survey details about the last job are collected only for persons aged 45 years or over and no details were collected if that job was held 20 or more years ago.</p>
<b>Last full-time job</b>	<p>Refers to last full-time job held by a person currently employed part-time as well as the last full-time job of an unemployed person or a person not in the labour force. In this survey, details about the last full-time job are collected only for persons aged 45 years or over, and no details about the last full-time job were collected if that job was last held 20 or more years ago.</p>
<b>Long-term health condition or disability</b>	<p>If a person has provided care to someone for 6 months or more, or expects to care for someone for at least 6 months, then they are identified as caring for someone with a long-term health condition or disability.</p>
<b>Main job</b>	<p>The job in which most hours are usually worked, excluding voluntary jobs. SEARS 2007 collected detailed information for main job and second job, and a reduced set of information for the third job and fourth job, where applicable. Information about the main job, or all jobs collectively is presented in the publication.</p>
<b>Median</b>	<p>The median is the middle observation in a set of observations ranked from largest to smallest, that is, the observation for which there are as many observations with higher values as there are observations with lower values.</p>

## GLOSSARY *continued*

<b>Mean</b>	The mean of a numeric variable is calculated by summing the values of all observations in a data set and then dividing by the number of observations in the set. It is often referred to as the average.
<b>Non-dependent children</b>	All persons aged 15 years or over (except those aged 15–24 years who are full-time students) who have a parent in the household and do not have a partner or child of their own in the household.
<b>Non-income source</b>	Sources of funding for individuals which do not create a periodical inflow of revenue/cash direct to the individual. Includes spouse/partner income, selling assets and living off savings.
<b>Not in the labour force</b>	Persons not classified as employed or unemployed, as defined.
<b>Occupation</b>	An occupation is a collection of jobs that are sufficiently similar in their title and tasks, skill level and skill specialisation which are grouped together for the purposes of classification. In this publication occupation is classified according to the AUSTRALIAN AND NEW ZEALAND STANDARD CLASSIFICATION OF OCCUPATIONS (ANZSCO), 2006 (cat. no. 1220.0). Occupation classified according to the AUSTRALIAN STANDARD CLASSIFICATION OF OCCUPATION (ASCO) 1997 (cat. no. 1220.0) is also available on request.
<b>On call/stand-by</b>	An arrangement for an employee to be available, while not at work, to be contacted to resume work. An allowance may be paid for being on call.
<b>Overtime</b>	See Extra hours.
<b>Owner managers</b>	A collective term referring to both owner managers of incorporated enterprises and owner managers of unincorporated enterprises.
<b>Owner managers of incorporated enterprises</b>	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). These people are classified as employees under 'status in employment'.
<b>Owner managers of unincorporated enterprises</b>	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.
<b>Personal contributions</b>	Post-tax contributions made by a person to their own superannuation account.
<b>Post-tax contributions</b>	Contributions made to a superannuation account from own sources, such as post-tax income, savings, business profits, or from selling an asset. These contributions comprise personal contributions and contributions made by a persons spouse/partner into their superannuation account, as defined.
<b>Preference for the number of hours worked</b>	Whether an employed person would prefer to work more hours, fewer hours, or the same number of hours as they currently work while taking into consideration the effect this would have on their current pay.
<b>Pre-tax contributions</b>	Contributions made to a superannuation account from pre-tax income. These contributions comprise employer/business contributions and salary sacrificed contributions to superannuation, as defined.
<b>Previous retirement</b>	Where persons have in the past given up all employment, with no intention to returning to work at the time, but who have now returned to either part-time or full-time work.
<b>Principal source of income</b>	The source of income from which the most positive income is received. If total income is nil or negative the principal source of income is nil or negative. If more than one source of income was not stated/not known then principal source of income is unable to be determined. As there are several possible sources, the principal source may account for less than 50% of total income.
<b>Provided care</b>	Whether a person provided care (see 'Care') in the reference week.

## GLOSSARY *continued*

<b>Reference week</b>	The week preceding the week in which the interview was conducted.
<b>Relationship in household</b>	The relationship of each person in a family to the family reference person, or where a person is not part of a family, that person's relationship to the household reference person.
<b>Retired from labour force</b>	People who had previously worked for two weeks or more, were not in the labour force and who did not intend to look for, or take up, paid work in the future.
<b>Salary sacrifice to superannuation</b>	Salary sacrifice to superannuation is an arrangement between an employer and an employee which involves the employee giving up a part of their pre-tax salary in exchange for having the employer provide an alternative tax effective benefit, such as superannuation contributions.
<b>Sector of employment</b>	Used to classify a respondent's employer as a public or private enterprise. The public sector includes all government entities including local, state and federal government departments, non-market non-profit institutions that are controlled and mainly financed by government, and corporations and quasi-corporations that are controlled by government.
<b>Self-funding</b>	Those who expect to be self-funding in retirement include those whose main expected source of income on retirement is profit or loss from own unincorporated business, profit or loss from a rental property, dividends or interest, or superannuation or annuity. These people are asked to estimate how long they will be self-funding after they give up all paid work.
<b>Self-identified casuals</b>	Employees (excluding OMIEs) who considered their job to be casual. In SEARS 2007, 'employees without leave entitlements' is the primary measure of casual employment, however self-identification of casual status and 'whether a casual loading is paid' are also available as supplementary indicators of casual employment.
<b>Social marital status</b>	The relationship status of an individual with reference to another person who is usually resident in the household. A marriage exists when two people live together as husband and wife, or partners, regardless of whether the marriage is formalised through registration. Individuals are, therefore, regarded as married if they are in a de facto marriage, or if they are living with the person to whom they are registered as married.
<b>Spouse contributions</b>	Contributions paid into a person's superannuation account by their husband, wife or de facto spouse from post-tax income.
<b>Superannuation</b>	A long-term savings arrangement which operates primarily with a superannuation fund in order to support future retirement.
<b>Superannuation balance</b>	The total amount of superannuation a person has accrued in their superannuation funds which are in the accumulation phase. In SEARS 2007, the total superannuation balance was obtained by adding the total account balance of accumulation account/s and total withdrawal or resignation benefit of defined benefit account/s or hybrid account/s for three main superannuation accounts.
<b>Superannuation contributions</b>	Superannuation contributions are payments made by an employer or an individual in the superannuation fund. For more details see Employer contributions, Salary sacrifice to superannuation, Personal contributions and Spouse contributions.
<b>Superannuation coverage</b>	In this publication, a person is considered to have superannuation coverage if: <ul style="list-style-type: none"> <li>■ they have superannuation accounts in the accumulation phase;</li> <li>■ they have superannuation accounts from which they are currently drawing benefits, such as receiving a pension or annuity; or</li> <li>■ they have received a superannuation lump sum within the past 4 years.</li> </ul>
<b>Superannuation lump sum payment</b>	A superannuation benefit taken fully or partly as a single payment, rather than in the form of pension or annuity on retirement. It does not include any annual leave payments, sick leave or other payments due to termination of employment.

## GLOSSARY *continued*

<b>Superannuation lump sum payment</b> <i>continued</i>	SEARS 2007 collected detailed information on lump sum payments received during the previous 4 years and whether any lump sum payments had been previously received.
<b>Superannuation pension or annuity</b>	A pension or annuity payable from a superannuation account or retirement saving account (RSA) and eligible for tax concessions. The payment must be made at least annually and must be within limits set by legislation.
<b>Unemployed</b>	Persons aged 15 years and over who were not employed during the reference week, and <ul style="list-style-type: none"> <li>■ 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 were available to work in the reference week; or</li> <li>■ were waiting to start a new job within four weeks from the end of the reference week and could have started in the reference week if the job had been available then.</li> </ul>
<b>Withdrawal/resignation benefit</b>	A proxy measure of the present value of the benefit accrued to members of defined benefit and hybrid funds. Total withdrawal/resignation benefits include the balances of up to three accounts. 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.
<b>Working arrangements to care</b>	<p>Working arrangements that were used so that the respondent could care for someone in the week prior to the survey. Arrangements include: paid leave, unpaid leave, flexible working hours, rostered days off, working from home, informal arrangements with employer or taking a child in to work. Further information was collected to determine whether respondents would like to have used more of any working arrangement that they had accessed, or any other arrangement to help with their caring responsibilities. Also, those who had not used any working arrangement, were asked whether they wanted to but couldn't. People who cared for someone in the reference week and who had not used any working arrangements to help them manage this responsibility were asked whether they would like to have accessed any arrangement but could not, and why they did not access any arrangement.</p> <p>In SEARS 2007 inadequate information about working arrangements used to care was collected for a small proportion of households (&lt;1%). These are shown in a 'not determined' category for the applicable data items.</p>
<b>Working on a contract basis</b>	Owner managers of incorporated and unincorporated enterprises who worked on a contract, that is, who were engaged to provide a particular service or undertake a particular task at an agreed price or rate, and generally for a specified period.









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