



RETIREMENT AND RETIREMENT INTENTIONS

AUSTRALIA

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INQUIRIES

For further information about these and related statistics, contact the National Information and Referral Service on 1300 135 070 or Labour Market Section on Canberra (02) 6252 7206.

ABOUT THIS PUBLICATION

This publication presents information about the retirement status and retirement intentions of people aged 45 years and over who have, at some time, worked for two weeks or more. The data collected in the Retirement and Retirement Intentions topic provide information on retirement trends, the factors which influence decisions to retire, and the income arrangements that retirees and potential retirees have made to provide for their retirement. The data are cross-classified by a range of demographic characteristics such as age, sex, marital status and country of birth, as well as labour force characteristics.

The statistics in this publication were compiled from the Multi-Purpose Household Survey (MPHS), conducted throughout Australia during the 2006–07 financial year (excluding the months of August and September 2006), as a supplement to the Australian Bureau of Statistics (ABS) monthly Labour Force Survey (LFS).

Information on the other topics collected in the 2006–07 MPHS can be found in paragraph 1 of the Explanatory Notes.

NOTES ABOUT THE ESTIMATES

The MPHS was designed primarily to provide estimates at the Australia level. Broad estimates are also available for states and territories, although users should exercise caution when using estimates at this level, because of the presence of high sampling errors. For further information about the reliability of the estimates see paragraph 14 of the Explanatory Notes.

From 2006, occupation data are classified according to ANZSCO—Australian and New Zealand Standard Classification of Occupations, First Edition, 2006 (cat.no.1220.0). The new classification replaces ASCO—Australian Standard Classification of Occupations, Second Edition, 1997 (cat.no.1220.0). Data classified according to ASCO can be obtained on request.

Also from 2006, industry data are classified according to the Australian and New Zealand Standard Industrial Classification (ANZSIC), 2006 (cat.no.1292.0). This new classification replaces the Australian and New Zealand Standard Industrial Classification (ANZSIC), 1993 (cat.no.1292.0). Data classified according to ANZSIC 1993 can be obtained on request.

For changes made in this issue, see paragraph 21 of the Explanatory Notes.

ROUNDING

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

Susan Linacre
Acting Australian Statistician

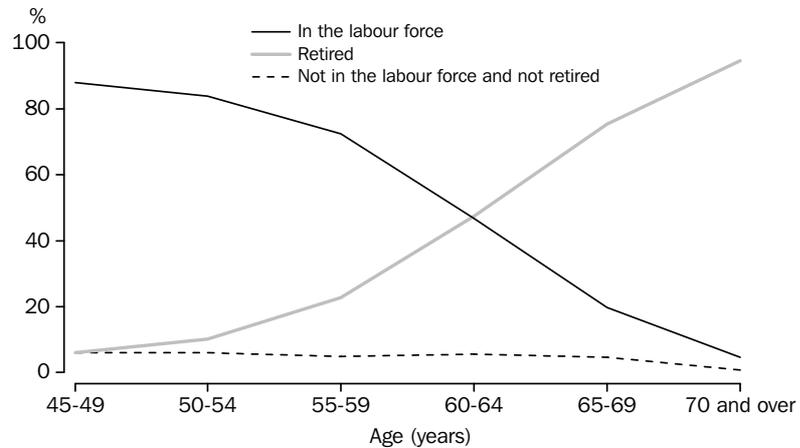
SUMMARY OF FINDINGS

OVERVIEW

The 2006–07 Multi-Purpose Household Survey (MPHS) revealed that of the 7.4 million people aged 45 years and over who had, at some time, worked for two weeks or more, 4 million (54%) were in the labour force, 3.1 million (42%) had retired from the labour force, and the remaining 329,400 (4%) were not currently in the labour force but had not retired.

The likelihood of being retired increased with age. For those aged 45–49 years, just 6% were retired, compared to 23% of 55–59 year olds, 75% of 65–69 year olds and 95% of those aged 70 years and over.

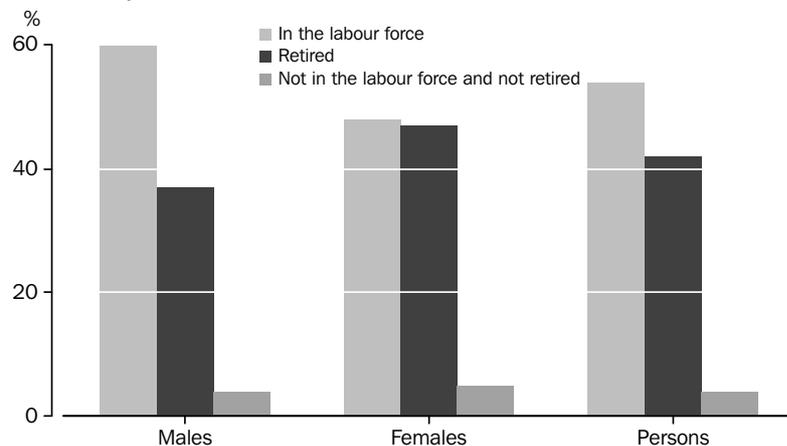
PERSONS AGED 45 YEARS AND OVER, Labour force and retirement status—by age



There were more men aged 45 years and over in the labour force than women of the same age. Conversely, there were more women who had retired than men, partly reflecting the fact that there are more women in the older age groups than men, and also reflecting the fact that women tend to retire earlier than men.

In 2006–07, 59% of men aged 45 years and over were in the labour force, 37% had retired, and 4% were not in the labour force but had not yet retired. In contrast, 48% of women aged 45 years and over were in the labour force, 47% had retired and the remaining 5% were not in the labour force but had not yet retired.

PERSONS AGED 45 YEARS AND OVER, Labour force and retirement status—by sex



SUMMARY OF FINDINGS *continued*

RETIRED FROM THE LABOUR FORCE

There were 3.1 million people aged 45 years and over who reported that they were retired from the labour force. This group comprised 1.4 million men and 1.7 million women. Half of all retired people were aged 70 years and over (53% of retired men and 48% of retired women were aged 70 years and over).

Age at retirement

It is important to note that data on retirement age presented in this publication only refer to 'surviving' retirees aged 45 years and over in 2006–07. Therefore, the distribution of retirement age 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 1981–82 (aged 65 years in 2006–07) would more likely be alive to participate in this survey than a person who retired aged 65 years in 1981–82 (aged 90 years in 2006–07). This effect will be more pronounced for estimates presented in relation to people who retired a long time ago, but will have some affect on all estimates, particularly as 34% of the retired population included in this publication retired more than 20 years ago.

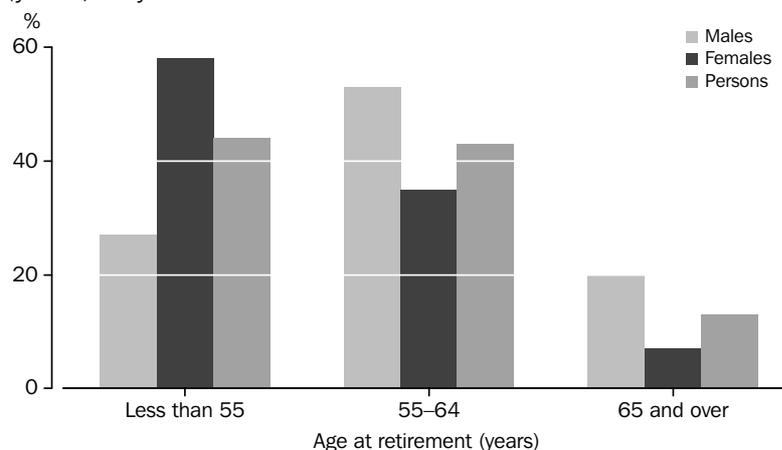
The average age at retirement from the labour force for people aged 45 years and over in 2006–07 was 52 years (58 years for men and 48 years for women). Of the 1.4 million men who had retired from the labour force:

- 53% had retired aged 55–64 years;
- 27% had retired aged less than 55 years; and
- 20% had retired aged 65 years and over.

The 1.7 million women who had retired from the labour force had retired on average at a younger age than men. The ages at which already retired women had retired from the labour force were as follows:

- 58% had retired aged less than 55 years;
- 35% had retired aged 55–64 years; and
- 7% had retired aged 65 years and over.

PERSONS RETIRED FROM THE LABOUR FORCE, Age at retirement (years)—by sex



SUMMARY OF FINDINGS *continued*

Age at retirement continued

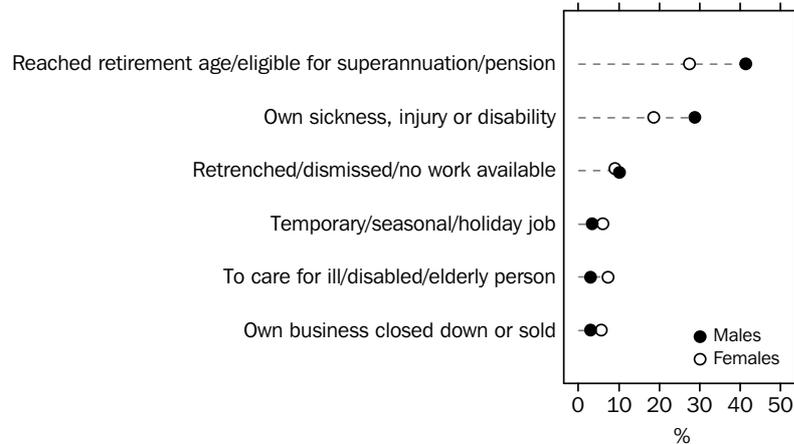
The average age at retirement for recent retirees (those who have retired in the last five years) was 60.3 years. Within this group, the difference between the retirement age of men and women was relatively small, with women retiring a little younger than men (the average retirement ages for this group were 61.5 years for men and 59.0 years for women).

Reasons for ceasing last job

Of the 2 million retired people who had worked in the last 20 years, 96% had held a full-time job at some stage. For just over three-quarters (76%) of those who held a full-time job, their last job held prior to retirement was full time. The remainder worked part time before retiring.

Among both retired men and women whose last job was less than 20 years ago, the most commonly reported main reason for ceasing their last job was 'reached retirement age/eligible for superannuation/pension' (42% of men and 28% of women). These people had one of the highest average retirement ages of 62 years, (63 years for men and 61 years for women). Other commonly reported main reasons given by people for ceasing their last job were 'own sickness, injury or disability' (29% of men and 19% of women) and 'retrenched/ dismissed/no work available' (10% of men and 9% of women).

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE, Selected main reason for ceasing last job—by sex



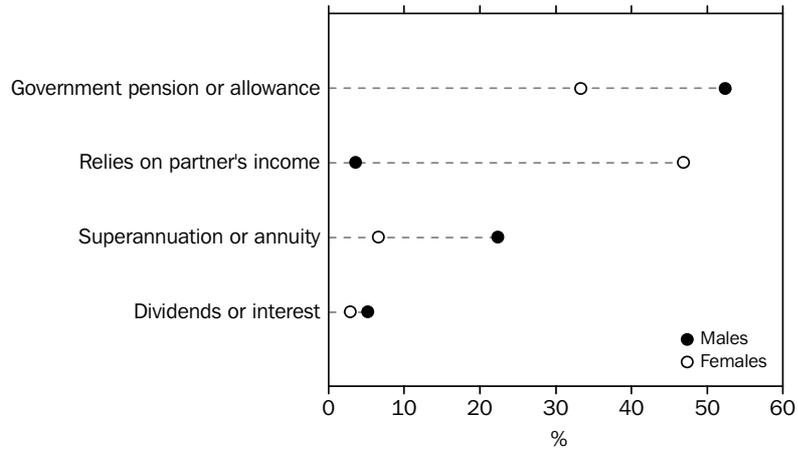
Sources of income during retirement

The main source of income at retirement varied quite markedly between men and women. For men, the most commonly reported main source of income at retirement was a 'Government pension or allowance' (52%), followed by 'superannuation or annuity' (22%). In contrast, almost half (47%) of women at retirement relied on their partner's income as their main source of income, followed by a 'Government pension or allowance' (33%) and 'superannuation or annuity' (7%).

SUMMARY OF FINDINGS *continued*

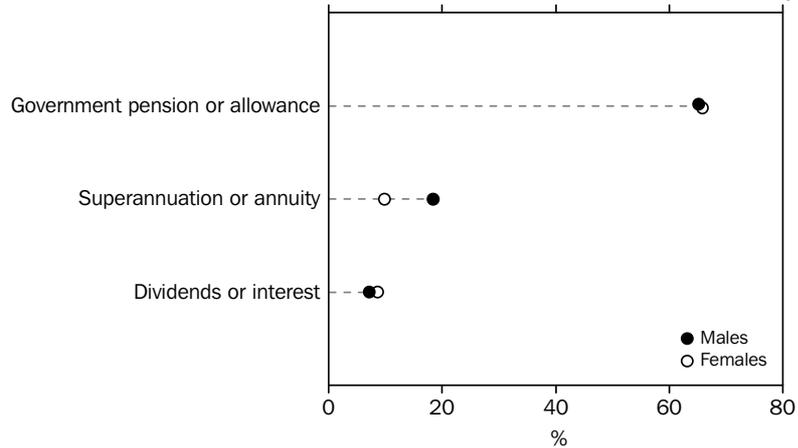
Sources of income during retirement continued

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE, Selected main source of income at retirement—by sex



For many people, their main source of income during retirement changed from that at the beginning of retirement with more people becoming reliant on a 'Government pension or allowance'. While just under 1.3 million (42%) of those aged 45 years and over who had retired reported that a 'Government pension or allowance' was their main source of income at retirement, two million (66% of all those who were retired) indicated that this was now their main source of current income. This represents an increase of 57% compared with the number of people who stated that it was their main source of income at retirement. The next most commonly reported main sources of current income were 'superannuation or annuity' (14%) and 'dividends or interest' (8%).

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE, Selected main source of current income—by sex



More than half of those whose main source of income at retirement was 'superannuation or annuities', 'dividends or interest' or 'rental property income' continued to rely on them as their main source of current income (67%, 61% and 55% respectively).

Superannuation scheme membership

Of the 3.1 million people aged 45 years or over who were retired from the labour force, 1.6 million (52%) had made contributions to a superannuation scheme. Men were more likely to have made contributions to a superannuation scheme than women. More than two-thirds (67%) of retired men aged 45 years and over had contributed compared to

SUMMARY OF FINDINGS *continued*

Superannuation scheme membership continued

41% of women. Of those who had made contributions, 63% had received all or part of their superannuation funds as a lump sum payment (64% of men and 61% of women). Many of those who received a lump sum payment used it to pay off or improve their existing home or purchase a new home (36% of men and 31% of women), to buy or pay off a motor vehicle (17% of men and 11% of women), or clear other outstanding debts (12% of men and 13% of women). Some reinvested their lump sum payment into an approved deposit fund, deferred annuity or other superannuation scheme (22% of men and 14% of women), or a bank account, personal savings or other investment (26% of men and 18% of women).

Of the 1.6 million retired people aged 45 years and over who had contributed to a superannuation scheme, men were more likely to have contributed for a longer period of time than women. Just over half of the men in this group (51%) had contributed for 20 years or more, compared to 22% of women in the same group.

PREVIOUSLY RETIRED

There were 281,100 people aged 45 years and over who had previously retired from the labour force but at the time of the survey were either in the labour force or were planning to look for, or take up, work in the future. Most of this group were women (192,500), and most of these women were in the labour force at the time of survey (160,400).

The most commonly reported reasons for returning to the labour force were 'financial need' (43%), 'bored/needed something to do' (33%), followed by 'interesting opportunity came up' (15%).

INTENTIONS TO RETIRE FROM THE LABOUR FORCE

Of the 4 million people in the labour force aged 45 years and over, 3.2 million (80%) indicated that they intend to retire from the labour force in the future. Of the remaining 791,100 people:

- 398,000 did not know whether they intend to retire from the labour force;
- 379,300 never intend to retire from the labour force; and
- 14,000 were unemployed and had never worked.

More than two-thirds (71%) of employed people who intended to retire worked full-time. About 41% of these intended to retire from full-time work and then work part-time before retiring from the labour force. Almost one-third (32%) intended to continue with full-time work until retiring from the labour force. The remainder did not know whether they intended to take up part-time work before retirement.

Age intends to retire

Of the 3.2 million people in the labour force who indicated that they intend to retire from the labour force, 1.3 million people (or 40%) did not know the age at which they would retire (36% of men and 44% of women). Of those who did indicate an age:

- 11% intend to retire aged 70 years and over (14% of men and 7% of women);
- 38% intend to retire aged 65–69 years (44% of men and 30% of women);
- 33% intend to retire aged 60–64 years (29% of men and 38% of women);
- 16% intend to retire aged 55–59 years (2% of men and 21% of women); and
- 2% intend to retire aged 45–54 years (0.7% of men and 4% of women).

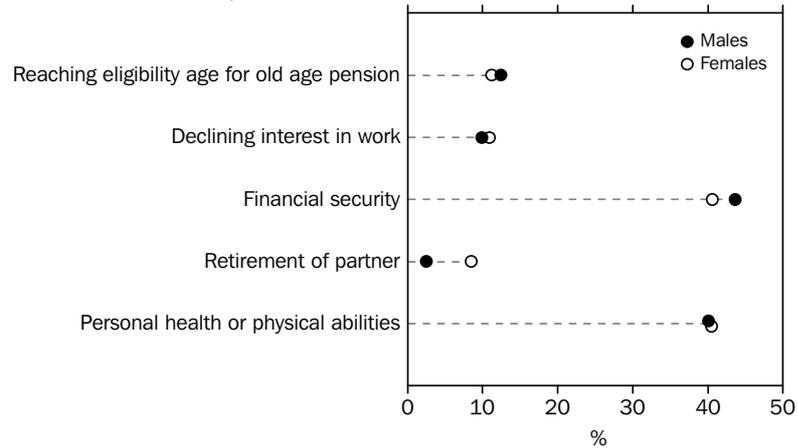
The average age at which people intended to retire was 63 years (64 years for men and 62 years for women).

SUMMARY OF FINDINGS *continued*

Factors influencing decision about when to retire

For those in the labour force who intend to retire, the most common factors influencing their decision about when they would retire were 'financial security' (44% of men and 41% of women), 'personal health or physical abilities' (40% of men, 40% of women), and 'reaching the eligible age for an old age (or service) pension' (12% of men and 11% of women).

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



Main expected source of income at retirement

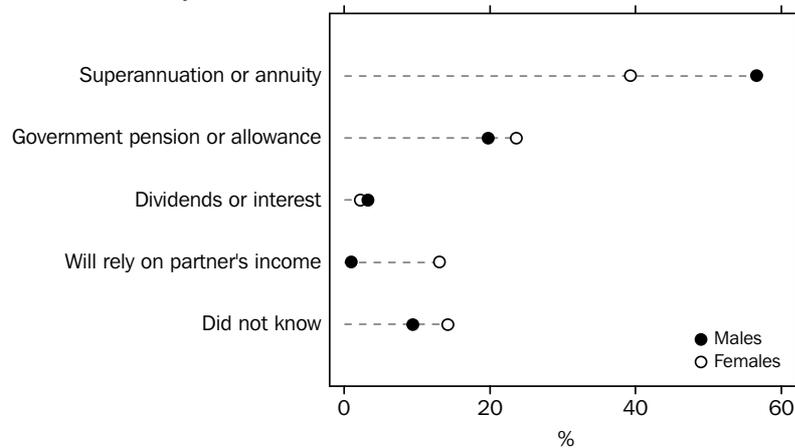
Just under half (49%) of the 3.2 million people aged 45 years and over who indicated that they intend to retire from the labour force reported their main expected source of income at retirement as 'superannuation or annuity'. More than half of men who intended to retire reported this (57%) as did 39% of women. The prevalence of 'superannuation or annuity' as the main expected source of income at retirement is consistent with the increase in the number of people participating in superannuation schemes. Over 93% of people intending to retire indicated that they had contributed to a superannuation scheme at some time, compared with 52% of people who had already retired.

The second most commonly reported main expected source of income was a 'Government pension or allowance' (22%), and this was reported by 20% of men intending to retire and 24% of women. It is interesting to note that 12% of people aged 45 years and over who intended to retire did not know what their main expected source of income at retirement would be - this was reported by 9% of men and 14% of women. 'Will rely on partner's income' was reported as the main expected source of income at retirement by 13% of women but by less than 1% of men.

SUMMARY OF FINDINGS *continued*

Main expected source of income at retirement continued

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



There were some notable differences reported by those who had already retired compared to those who intended to retire regarding their main (expected) source of income at retirement. While 42% of people aged 45 years and over who had already retired reported a 'Government pension or allowance' as their main source of income at retirement, only 22% of people aged 45 years and over who were intending to retire indicated that this would be their main expected source of income at retirement. 'Partner's income' was reported as the main source of income at retirement by 28% of those already retired but this was expected to be the main source of income at retirement for only 6% of people who intended to retire. Similarly, while 'superannuation or annuity' was reported as their main source of income at retirement by just 14% of those already retired, almost half of those who intended to retire (49%) expected that this would be their main source of income at retirement.

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AGE GROUP (YEARS)

	45-49	50-54	55-59	60-64	65-69	70 and over	Total
	'000	'000	'000	'000	'000	'000	'000
MALES							
In the labour force	667.0	590.4	497.7	293.0	102.2	56.8	2 207.2
Employed	657.4	572.1	481.3	285.9	100.4	56.0	2 153.2
Full-time workers(a)	594.1	517.6	418.2	209.9	70.5	24.4	1 834.6
Intends to continue with full-time work:							
Intends to retire from the labour force	148.2	136.9	107.9	74.6	22.7	18.2	508.5
Did not know whether intends to retire from the labour force	137.7	128.7	103.4	72.4	20.1	*12.5	474.9
Did not know whether intends to retire from the labour force	*10.5	*8.2	**4.4	**2.2	**2.6	*5.7	33.6
Intends to retire from full-time work and work part-time:							
Intends to retire from the labour force	241.7	221.2	166.3	59.8	*24.5	**2.1	715.6
Never intends or did not know whether intends to retire from the labour force(b)	201.0	172.9	139.5	47.4	*11.4	**1.0	573.2
Never intends or did not know whether intends to retire from the labour force(b)	40.7	48.2	*26.9	*12.4	*13.0	**1.2	142.3
Did not know whether intends to take up part-time work:							
Intends to retire from the labour force	178.8	133.1	102.7	53.2	*16.7	—	484.5
Never intends or did not know whether intends to retire from the labour force(b)	155.1	103.6	90.1	41.2	*11.8	—	401.9
Never intends or did not know whether intends to retire from the labour force(b)	23.7	*29.5	*12.6	*11.9	**4.8	—	82.6
Never intends to retire from full-time work	*25.3	*26.4	41.3	*22.3	*6.7	*4.1	126.1
Part-time workers(a)(c)	63.3	54.4	63.2	76.0	30.0	31.6	318.5
Intends to retire	51.7	45.1	46.7	55.4	18.3	*21.5	238.7
Did not know whether will retire	*9.1	**3.8	*9.7	*13.3	*5.4	**3.8	45.2
Never intends to retire	**2.5	**5.5	**6.8	**7.3	**6.2	*6.3	34.7
Unemployed(d)	*9.6	*18.3	16.4	**7.1	**1.8	**0.8	54.0
Not in the labour force	69.4	73.5	130.0	222.3	292.0	745.0	1 532.1
Retired from the labour force	44.3	47.7	103.4	184.9	260.2	722.2	1 362.6
Not retired from the labour force	23.4	18.9	25.0	33.5	*30.1	*5.5	136.2
Intends to look for, or take up, full-time work in the future	*19.3	*16.1	*16.9	*22.5	*8.1	**0.9	83.8
Intends to look for, or take up, part-time work in the future	**4.0	**2.8	*8.1	*11.0	*22.0	*4.5	52.4
Had never worked	**1.7	*6.9	**1.7	**4.0	**1.7	17.4	33.4
Total	736.4	663.8	627.7	515.3	394.2	801.9	3 739.3

* 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) Based on hours usually worked per week (in all jobs).

(b) Includes persons who did not know whether they will retire from the labour force.

(c) Includes people who usually work zero hours, but worked during the reference week.

(d) Includes persons who intend to retire from the labour force, persons who never intend to retire from the labour force or did not know whether they would retire and persons who had never worked.

AGE GROUP (YEARS)

	45-49	50-54	55-59	60-64	65-69	70 and over	Total
	'000	'000	'000	'000	'000	'000	'000
FEMALES							
In the labour force	623.6	505.5	400.8	167.5	47.1	*19.7	1 764.3
Employed	596.2	494.9	379.5	162.5	46.5	*19.7	1 699.4
Full-time workers(a)	324.2	286.0	201.5	70.5	17.2	**5.8	905.2
Intends to continue with full-time work:							
Intends to retire from the labour force	79.3	77.4	63.3	19.1	*7.3	**0.2	246.6
Intends to retire from the labour force	74.0	69.8	59.1	17.7	*7.3	—	227.9
Did not know whether intends to retire from the labour force	*5.4	**7.6	**4.2	**1.3	—	**0.2	*18.7
Intends to retire from full-time work and work part-time:							
Intends to retire from the labour force	162.6	121.7	70.6	24.0	*5.7	—	384.6
Intends to retire from the labour force	148.2	107.8	57.5	19.7	**3.8	—	337.1
Never intends or did not know whether intends to retire from the labour force(b)	*14.4	*13.9	*13.0	*4.3	**1.9	—	47.5
Did not know whether intends to take up part-time work:							
Intends to retire from the labour force	67.9	79.3	61.8	19.2	**2.4	**4.3	234.9
Intends to retire from the labour force	58.2	65.1	56.7	*11.5	**1.0	**1.5	194.0
Never intends or did not know whether intends to retire from the labour force(b)	*9.7	*14.2	*5.1	*7.7	**1.4	**2.8	40.9
Never intends to retire from full-time work	*14.3	*7.6	*5.9	*8.2	**1.8	**1.3	39.0
Part-time workers(a)(c)	272.1	208.9	178.0	91.9	29.4	*13.9	794.2
Intends to retire	225.8	184.0	144.9	71.3	*20.2	*4.3	650.6
Did not know whether will retire	23.5	*13.1	25.8	*14.6	*7.0	*5.5	89.5
Never intends to retire	*22.7	*11.9	*7.3	*6.0	**2.1	**4.2	54.1
Unemployed(d)	27.4	*10.6	*21.3	**5.0	**0.6	—	64.9
Not in the labour force	128.1	174.2	236.2	344.6	352.4	962.2	2 197.7
Retired from the labour force	43.2	84.6	178.8	283.2	310.2	819.3	1 719.3
Not retired from the labour force	64.5	59.5	34.5	22.3	*5.9	**6.5	193.2
Intends to look for, or take up, full-time work in the future	45.3	41.9	*21.5	*9.4	**2.9	—	121.1
Intends to look for, or take up, part-time work in the future	*19.2	*17.6	*12.9	*12.9	**3.0	**6.5	72.1
Had never worked	*20.4	*30.1	*22.9	39.0	36.3	136.5	285.2
Total	751.7	679.7	637.1	512.0	399.5	982.0	3 962.0

* 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) Based on hours usually worked per week (in all jobs).

(b) Includes persons who did not know whether they will retire from the labour force.

(c) Includes people who usually work zero hours, but worked during the reference week.

(d) Includes persons who intend to retire from the labour force, persons who never intend to retire from the labour force or did not know whether they would retire and persons who had never worked.

	AGE GROUP (YEARS)						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
	'000	'000	'000	'000	'000	'000	
PERSONS							
In the labour force	1 290.7	1 095.9	898.6	460.5	149.2	76.6	3 971.4
Employed	1 253.6	1 067.0	860.9	448.4	146.9	75.8	3 852.5
Full-time workers(a)	918.2	803.6	619.7	280.4	87.6	30.2	2 739.8
Intends to continue with full-time work:	227.6	214.3	171.2	93.7	30.0	18.3	755.1
Intends to retire from the labour force	211.7	198.5	162.5	90.1	27.4	*12.5	702.8
Did not know whether intends to retire from the labour force	*15.9	*15.8	*8.6	**3.6	**2.6	*5.8	52.3
Intends to retire from full-time work and work part-time:	404.3	342.9	236.9	83.8	30.2	**2.1	1 100.2
Intends to retire from the labour force	349.2	280.7	197.0	67.2	*15.3	**1.0	910.3
Never intends or did not know whether intends to retire from the labour force(b)	55.1	62.2	39.9	16.7	*14.9	**1.2	189.9
Did not know whether intends to take up part-time work:	246.8	212.4	164.5	72.4	*19.0	**4.3	719.4
Intends to retire from the labour force	213.3	168.6	146.8	52.8	*12.8	**1.5	595.9
Never intends or did not know whether intends to retire from the labour force(c)	33.4	43.7	*17.7	*19.6	*6.2	**2.8	123.5
Never intends to retire from full-time work	39.6	34.0	47.1	30.5	*8.4	*5.5	165.1
Part-time workers(a)(d)	335.4	263.4	241.2	167.9	59.3	45.6	1 112.8
Intends to retire	277.5	229.1	191.6	126.7	38.6	25.8	889.3
Did not know whether will retire	32.6	*16.9	35.5	28.0	12.5	*9.3	134.7
Never intends to retire	*25.3	*17.4	*14.1	*13.3	*8.3	*10.5	88.8
Unemployed(e)	37.1	*28.9	37.7	*12.1	**2.3	**0.8	118.9
Not in the labour force	197.4	247.6	366.2	566.9	644.4	1 707.2	3 729.8
Retired from the labour force	87.5	132.3	282.2	468.1	570.4	1 541.4	3 081.9
Not retired from the labour force	87.9	78.3	59.5	55.8	36.0	*11.9	329.4
Intends to look for, or take up, full-time work in the future	64.6	57.9	38.5	31.9	*11.0	**0.9	204.9
Intends to look for, or take up, part-time work in the future	23.2	*20.4	21.0	23.9	*25.0	*11.0	124.5
Had never worked	*22.1	37.0	*24.6	43.0	38.0	153.9	318.6
Total	1 488.2	1 343.5	1 264.8	1 027.3	793.6	1 783.9	7 701.3

* 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) Based on hours usually worked per week (in all jobs).

(b) Includes 96,300 persons who did not know whether they will retire from the labour force.

(c) Includes 100,700 persons who did not know whether they will retire from the labour force.

(d) Includes people who usually work zero hours, but worked during the reference week.

(e) Includes 82,000 persons who intend to retire from the labour force, 23,000 persons who never intend to retire from the labour force or did not know whether they would retire (14,000 persons who did not know, 9,000 persons who never intend to retire) and 14,000 persons who had never worked.

	2004-05		2006-07	
	'000	%	'000	%
MALES				
In the labour force	2 091.9	58.5	2 207.2	59.0
Employed	2 024.0	56.6	2 153.2	57.6
Full-time workers(a)	1 746.0	48.9	1 834.6	49.1
Intends to continue with full-time work:	490.8	13.7	508.5	13.6
Intends to retire from the labour force	490.8	13.7	474.9	12.7
Did not know whether intends to retire from the labour force(b)	na	na	33.6	0.9
Intends to retire from full-time work and work part-time:	578.0	16.2	715.6	19.1
Intends to retire from the labour force	513.1	14.4	573.2	15.3
Never intends or did not know whether intends to retire from the labour force(c)(d)	65.0	1.8	142.3	3.8
Did not know whether intends to take up part-time work:	548.2	15.3	484.5	13.0
Intends to retire from the labour force	531.0	14.9	401.9	10.7
Never intends or did not know whether intends to retire from the labour force(c)(d)	*17.3	*0.5	82.6	2.2
Never intends to retire from full-time work	128.9	3.6	126.1	3.4
Part-time workers(a)	278.0	7.8	318.5	8.5
Intends to retire	241.2	6.8	238.7	6.4
Did not know whether will retire(b)	na	na	45.2	1.2
Never intends to retire	36.8	1.0	34.7	0.9
Unemployed	67.9	1.9	54.0	1.4
Not in the labour force	1 481.7	41.5	1 532.1	41.0
Retired from the labour force	1 312.4	36.7	1 362.6	36.4
Not retired from the labour force	122.6	3.4	136.2	3.6
Intends to look for, or take up, full-time work in the future	82.0	2.3	83.8	2.2
Intends to look for, or take up, part-time work in the future	40.6	1.1	52.4	1.4
Had never worked	35.6	1.0	33.4	0.9
<i>Total</i>	<i>3 573.6</i>	<i>100.0</i>	<i>3 739.3</i>	<i>100.0</i>

* estimate is subject to sampling variability too high for most practical purposes

na not available

(a) Based on hours usually worked per week (in all jobs).

(b) Data not collected in 2004–05.

(c) For 2004–05, this category only includes people who never intend to retire. See paragraph 21 of the Explanatory Notes for more information.

(d) For 2006–07, includes persons who did not know whether they will retire from the labour force.

	2004–05		2006–07	
	'000	%	'000	%
FEMALES				
In the labour force	1 653.0	43.6	1 764.3	44.5
Employed	1 607.8	42.4	1 699.4	42.9
Full-time workers(a)	829.0	21.9	905.2	22.8
Intends to continue with full-time work:				
Intends to retire from the labour force	267.6	7.1	246.6	6.2
Intends to retire from the labour force	267.6	7.1	227.9	5.8
Did not know whether intends to retire from the labour force(b)	na	na	*18.7	*0.5
Intends to retire from full-time work and work part-time:				
Intends to retire from the labour force	280.4	7.4	384.6	9.7
Intends to retire from the labour force	261.2	6.9	337.1	8.5
Never intends or did not know whether intends to retire from the labour force(c)(d)	*19.2	*0.5	47.5	1.2
Did not know whether intends to take up part-time work:				
Intends to retire from the labour force	246.4	6.5	234.9	5.9
Intends to retire from the labour force	235.2	6.2	194.0	4.9
Never intends or did not know whether intends to retire from the labour force(c)(d)	*11.2	*0.3	40.9	1.0
Never intends to retire from full-time work	34.6	0.9	39.0	1.0
Part-time workers(a)	778.8	20.5	794.2	20.0
Intends to retire	715.7	18.9	650.6	16.4
Did not know whether will retire(b)	na	na	89.5	2.3
Never intends to retire	63.1	1.7	54.1	1.4
Unemployed	45.2	1.2	64.9	1.6
Not in the labour force	2 138.4	56.4	2 197.7	55.5
Retired from the labour force	1 687.7	44.5	1 719.3	43.4
Not retired from the labour force	179.5	4.7	193.2	4.9
Intends to look for, or take up, full-time work in the future	99.4	2.6	121.1	3.1
Intends to look for, or take up, part-time work in the future	80.1	2.1	72.1	1.8
Had never worked	254.5	6.7	285.2	7.2
<i>Total</i>	<i>3 791.4</i>	<i>100.0</i>	<i>3 962.0</i>	<i>100.0</i>

* estimate is subject to sampling variability too high for most practical purposes

na not available

(a) Based on hours usually worked per week (in all jobs).

(b) Data not collected in 2004–05.

(c) For 2004–05, this category only includes people who never intend to retire. See paragraph 21 of the Explanatory Notes for more information.

(d) For 2006–07, includes persons who did not know whether they will retire from the labour force.

	2004-05		2006-07	
	'000	%	'000	%
PERSONS				
In the labour force	3 744.9	50.8	3 971.4	51.6
Employed	3 631.7	49.3	3 852.5	50.0
Full-time workers(a)	2 574.9	35.0	2 739.8	35.6
Intends to continue with full-time work:	758.4	10.3	755.1	9.8
Intends to retire from the labour force	758.4	10.3	702.8	9.1
Did not know whether intends to retire from the labour force(b)	na	na	52.3	0.7
Intends to retire from full-time work and work part-time:	858.4	11.7	1 100.2	14.3
Intends to retire from the labour force	774.3	10.5	910.3	11.8
Never intends or did not know whether intends to retire from the labour force(c)(d)	84.1	1.1	189.9	2.5
Did not know whether intends to take up part-time work:	794.6	10.8	719.4	9.3
Intends to retire from the labour force	766.2	10.4	595.9	7.7
Never intends or did not know whether intends to retire from the labour force(d)(e)	28.4	0.4	123.5	1.6
Never intends to retire from full-time work	163.5	2.2	165.1	2.1
Part-time workers(a)	1 056.8	14.3	1 112.8	14.4
Intends to retire	956.9	13.0	889.3	11.5
Did not know whether will retire(b)	na	na	134.7	1.7
Never intends to retire	99.9	1.4	88.8	1.2
Unemployed	113.2	1.5	118.9	1.5
Not in the labour force	3 620.1	49.2	3 729.8	48.4
Retired from the labour force	3 000.1	40.7	3 081.9	40.0
Not retired from the labour force	302.1	4.1	329.4	4.3
Intends to look for, or take up, full-time work in the future	181.4	2.5	204.9	2.7
Intends to look for, or take up, part-time work in the future	120.7	1.6	124.5	1.6
Had never worked	290.1	3.9	318.6	4.1
Total	7 365.0	100.0	7 701.3	100.0

na not available

(a) Based on hours usually worked per week (in all jobs).

(b) Data not collected in 2004–05.

(c) For 2006–07, includes 96,300 persons who did not know whether they will retire from the labour force.

(d) For 2004–05, this category only includes people who never intend to retire. See paragraph 21 of the Explanatory Notes for more information.

(e) For 2006–07, includes 100,700 persons who did not know whether they will retire from the labour force.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,
Selected characteristics—By age at retirement

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)					Total '000	Average age at retirement Yrs
	Less than 55	55–59	60–64	65–69	70 and over		
	'000	'000	'000	'000	'000		
MALES							
Age group (years)							
45–49	44.3	—	—	—	—	44.3	38.1
50–54	47.7	—	—	—	—	47.7	44.2
55–59	73.3	30.0	—	—	—	103.4	50.4
60–64	68.1	86.5	30.2	—	—	184.9	54.5
65–69	50.1	75.7	86.0	48.4	—	260.2	59.0
70 and over	84.2	156.1	252.6	166.4	62.9	722.2	61.3
State or territory of usual residence							
New South Wales	132.5	131.9	116.1	71.0	28.2	479.7	57.8
Victoria	89.9	74.5	88.7	57.6	*10.1	320.8	57.9
Queensland	60.0	63.2	75.4	43.3	*11.5	253.5	57.8
South Australia	34.3	32.8	33.9	16.2	*6.3	123.5	57.2
Western Australia	35.8	29.2	36.5	17.0	*4.8	123.4	57.7
Tasmania	11.7	10.5	11.5	6.7	**0.6	41.0	56.5
Northern Territory(a)	**0.7	—	**1.8	**1.1	—	*3.6	58.4
Australian Capital Territory	*2.7	6.3	*5.0	**1.8	**1.3	17.1	59.0
Relationship in household							
Family member	254.5	277.5	292.7	177.7	45.3	1 047.8	58.3
Husband, wife or partner	226.8	263.7	275.1	159.7	45.3	970.5	58.5
With dependants	*20.4	—	**3.3	**2.0	—	25.7	46.8
Without dependants	206.3	263.7	271.8	157.7	45.3	944.8	58.8
Lone parent	**5.9	**4.6	*12.8	*7.3	—	30.6	59.6
Non-dependent child	*13.1	**2.2	—	**0.9	—	*16.3	45.8
Other family person	*8.7	**6.9	**4.9	*9.9	—	30.4	57.6
Non-family member	103.1	69.4	71.8	37.0	16.9	298.2	56.3
Lone person	98.9	58.2	63.2	33.3	14.7	268.4	56.0
Not living alone	**4.1	*11.2	*8.6	**3.7	**2.2	29.7	58.9
Country of birth							
Born in Australia	231.9	221.2	240.6	130.9	44.3	868.9	57.7
Born overseas	135.8	127.2	128.2	83.9	*18.5	493.6	57.9
Time since retirement from the labour force (years)							
5 or less	36.6	56.8	64.1	66.0	22.2	245.7	61.5
6–10	89.1	87.0	77.4	65.8	*27.9	347.2	59.0
11–15	73.3	79.5	79.9	50.9	*11.6	295.1	58.1
16–20	58.7	56.4	72.4	*17.3	**1.3	206.0	56.4
21–24	36.4	30.3	51.6	*10.6	—	128.9	56.5
25 and over	73.8	38.4	23.4	**4.1	—	139.6	50.6
Total(b)	367.8	348.4	368.8	214.7	62.9	1 362.6	57.8

* 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) Refers to mainly urban areas only. See paragraph 9 of the Explanatory Notes for more information.

(b) Includes 'Relationship not determined'.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,
Selected characteristics—By age at retirement *continued*

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)					Total '000	Average age at retirement Yrs
	Less than 55	55–59	60–64	65–69	70 and over		
	'000	'000	'000	'000	'000		
FEMALES							
Age group (years)							
45–49	43.2	—	—	—	—	43.2	36.3
50–54	84.6	—	—	—	—	84.6	39.4
55–59	137.8	*41.0	—	—	—	178.8	44.2
60–64	161.6	75.5	46.1	—	—	283.2	49.6
65–69	159.7	58.1	74.4	18.0	—	310.2	50.7
70 and over	408.8	174.4	135.8	68.2	32.1	819.3	49.2
State or territory of usual residence							
New South Wales	306.6	131.2	102.0	*23.6	*15.0	578.5	49.3
Victoria	252.8	82.4	54.6	27.7	*9.2	426.7	48.4
Queensland	209.9	56.9	42.6	*20.9	**4.1	334.3	46.6
South Australia	88.7	32.8	19.0	*4.1	**1.8	146.5	47.2
Western Australia	99.1	28.9	24.5	*5.5	**1.5	159.6	48.3
Tasmania	27.2	9.5	7.3	*2.9	**0.5	47.4	47.4
Northern Territory(a)	*3.8	**0.5	**0.5	**0.7	—	5.5	45.8
Australian Capital Territory	7.5	6.7	5.7	**0.9	—	20.9	52.0
Relationship in household							
Family member	682.8	236.6	157.6	59.4	*16.8	1 153.1	47.7
Husband, wife or partner	573.9	213.5	136.3	50.0	*14.4	988.0	47.7
With dependants	*37.9	**3.0	—	—	—	*41.0	37.2
Without dependants	535.9	210.4	136.3	50.0	*14.4	947.0	48.1
Lone parent	65.8	*11.9	*13.3	**5.3	**1.0	97.3	46.0
Non-dependent child	**7.8	**1.5	**2.0	—	—	*11.2	47.6
Other family person	35.3	**9.7	**6.0	**4.1	**1.4	56.6	51.5
Non-family member	307.6	109.1	97.8	25.7	15.3	555.5	49.2
Lone person	296.0	104.4	90.5	25.7	15.3	532.0	49.1
Not living alone	*11.6	*4.6	*7.3	—	—	23.5	51.4
Country of birth							
Born in Australia	709.6	233.5	181.7	63.2	*24.3	1 212.2	47.4
Born overseas	286.1	115.5	74.6	*23.0	*7.9	507.1	50.1
Time since retirement from the labour force (years)							
5 or less	46.4	62.8	71.8	28.9	*11.7	221.7	59.0
6–10	102.8	81.0	71.5	24.7	*9.6	289.7	56.9
11–15	108.0	60.8	47.0	22.7	*6.6	245.2	55.1
16–20	88.8	54.6	30.2	**4.6	**4.1	182.4	53.0
21–24	108.6	48.2	25.9	*4.2	—	186.9	50.2
25 and over	541.1	41.6	*9.9	**1.0	—	593.5	35.1
Total(b)	995.7	349.0	256.3	86.2	32.1	1 719.3	48.2

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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) Refers to mainly urban areas only. See paragraph 9 of the Explanatory Notes for more information.

(b) Includes 'Relationship not determined'.

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)					Total '000	Average age at retirement Yrs
	Less than 55	55–59	60–64	65–69	70 and over		
	'000	'000	'000	'000	'000		
PERSONS							
Age group (years)							
45–49	87.5	—	—	—	—	87.5	37.2
50–54	132.3	—	—	—	—	132.3	41.1
55–59	211.2	71.0	—	—	—	282.2	46.5
60–64	229.7	162.0	76.4	—	—	468.1	51.5
65–69	209.8	133.8	160.4	66.4	—	570.4	54.5
70 and over	493.1	330.5	388.3	234.5	95.0	1 541.4	54.9
State or territory of usual residence							
New South Wales	439.1	263.2	218.1	94.5	43.2	1 058.2	53.2
Victoria	342.7	156.8	143.3	85.3	*19.4	747.5	52.5
Queensland	269.9	120.1	117.9	64.2	*15.7	587.8	51.4
South Australia	123.1	65.6	52.9	20.3	*8.2	269.9	51.8
Western Australia	135.0	58.2	61.0	22.5	*6.3	283.0	52.4
Tasmania	38.9	20.0	18.8	9.6	*1.1	88.5	51.6
Northern Territory(a)	*4.5	**0.5	**2.3	**1.7	—	9.1	50.8
Australian Capital Territory	10.2	13.1	10.7	*2.7	**1.3	37.9	55.2
Relationship in household							
Family member	937.3	514.1	450.3	237.1	62.1	2 200.8	52.8
Husband, wife or partner	800.6	477.2	411.3	209.7	59.7	1 958.5	53.0
With dependants	58.4	**3.0	**3.3	**2.0	—	66.7	40.9
Without dependants	742.2	474.1	408.1	207.7	59.7	1 891.8	53.5
Lone parent	71.7	*16.5	*26.1	*12.6	**1.0	127.8	49.3
Non-dependent child	*20.9	**3.7	**2.0	**0.9	—	*27.5	46.5
Other family person	44.0	*16.7	**10.9	*14.0	**1.4	87.0	53.6
Non-family member	410.6	178.5	169.6	62.7	32.3	853.7	51.7
Lone person	394.9	162.7	153.7	59.0	30.1	800.4	51.4
Not living alone	*15.7	*15.8	*15.9	**3.7	**2.2	53.3	55.6
Country of birth							
Born in Australia	941.5	454.7	422.2	194.1	68.6	2 081.1	51.7
Born overseas	421.9	242.7	202.9	106.9	*26.4	1 000.7	53.9
Time since retirement from the labour force (years)							
5 or less	83.0	119.6	135.9	95.0	33.9	467.4	60.3
6–10	191.9	168.0	148.8	90.6	37.5	636.8	58.0
11–15	181.3	140.2	127.0	73.6	18.2	540.3	56.7
16–20	147.5	111.1	102.6	*21.9	*5.4	388.4	54.8
21–24	144.9	78.6	77.5	*14.8	—	315.8	52.8
25 and over	614.8	80.0	33.3	*5.1	—	733.2	38.0
Total(b)	1 363.4	697.4	625.1	300.9	95.0	3 081.9	52.4

* 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) Refers to mainly urban areas only. See paragraph 9 of the Explanatory Notes for more information.

(b) Includes 'Relationship not determined'.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE(a),
Previous job details—By age at retirement

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)					Average
	Less	55–59	60–64	65 and	Total	age at
	than 55			over		retirement
	'000	'000	'000	'000	'000	Yrs
Previous job full time or part time						
Had previously held a full-time job	566.9	514.1	489.8	357.2	1 927.9	57.7
Last job was part time	149.0	124.4	109.2	82.0	464.6	57.4
Last job was full time	417.9	389.7	380.6	275.1	1 463.3	57.8
Had only held a part-time job	25.2	*17.4	*18.4	*14.8	75.8	57.4
Hours usually worked per week in last job						
0–15	74.0	36.6	41.8	43.1	195.5	57.2
16–34	100.2	105.3	85.7	53.7	344.9	57.5
35 or more	417.9	389.7	380.6	275.1	1 463.3	57.8
Employment type of last job						
Employees(b)	480.2	440.8	407.1	248.7	1 576.8	57.1
With paid leave entitlements	321.3	356.1	304.4	179.2	1 160.9	57.4
Without paid leave entitlements	158.9	84.8	102.7	69.5	415.8	56.2
Owner managers of incorporated enterprises	*31.7	26.5	26.8	*27.4	112.4	59.1
Owner managers of unincorporated enterprises	80.2	64.2	74.0	95.2	313.7	60.0
Occupation of last job(c)						
Managers	59.7	76.8	63.0	73.4	272.8	60.0
Professionals	54.9	71.0	60.7	77.6	264.1	59.8
Technicians and trades workers	71.7	84.3	77.6	55.1	288.7	58.4
Community and personal service workers	58.3	35.3	45.9	*8.8	148.4	55.4
Clerical and administrative workers	113.3	97.4	85.4	41.2	337.3	56.7
Sales workers	51.0	33.8	48.3	*22.7	155.9	57.1
Machinery operators and drivers	54.1	42.1	48.5	38.6	183.3	57.6
Labourers	129.3	90.7	78.7	54.6	353.2	55.8
Industry of last job(d)						
Agriculture, forestry and fishing	26.0	22.5	21.5	38.7	108.8	60.5
Mining	*9.6	*8.3	*4.8	**5.7	28.3	57.2
Manufacturing	85.3	72.7	66.3	55.1	279.3	57.4
Electricity, gas, water and waste services	**6.3	**6.8	*14.3	**2.0	29.4	57.0
Construction	45.0	46.0	28.0	27.4	146.4	57.4
Wholesale trade	*19.3	*16.2	*16.9	*11.4	63.8	58.0
Retail trade	52.5	48.9	61.0	34.4	196.8	58.1
Accommodation and food services	51.1	29.6	*17.5	*13.9	112.1	54.9
Transport, postal and warehousing	40.4	31.7	33.5	29.9	135.5	57.9
Professional, scientific and technical services	*13.7	22.1	25.1	*20.8	81.7	59.9
Administrative and support services	*23.1	*14.7	*11.0	*10.4	59.3	56.3
Public administration and safety	44.7	40.1	40.8	*23.1	148.8	57.1
Education and training	23.9	39.2	43.8	28.8	135.8	60.0
Health care and social assistance	83.0	64.4	53.1	29.9	230.4	55.7
Arts and recreation services	*10.0	*11.4	*6.8	*4.5	32.8	57.4
Other services	*17.9	*24.4	31.5	*18.2	92.0	59.4
Other industries(e)	40.2	32.4	32.3	*17.7	122.5	57.2
Total(f)(g)	595.3	533.2	511.2	373.5	2 013.2	57.7

* 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) Last job was less than 20 years ago.

(b) Employees excluding owner managers of incorporated enterprises.

(c) Occupation is classified according to ANZSCO, First Edition. See paragraph 16 of the Explanatory Notes for more information.

(d) Industry is classified according to ANZSIC 2006. See paragraph 17 of the Explanatory Notes for more information.

(e) Includes 'Information media and telecommunications', 'Financial insurance services' and 'Rental, hiring and real estate services'.

(f) Includes 9,500 persons whose last job was unpaid voluntary.

(g) Includes 900 contributing family workers.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,
Main reason for ceasing last job(a)—By age at retirement

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)				
	Less than 55	55–64	65 and over	Total	Average age at retirement
	'000	'000	'000	'000	years
MALES					
Main reason for ceasing last job					
Retrenched/dismissed/no work available	*25.0	69.5	*15.7	110.3	57.7
Temporary/seasonal/holiday job	*9.1	*17.2	*10.5	36.8	60.0
Own business closed down or sold	**3.5	20.6	*8.7	32.9	61.7
Unsatisfactory work arrangements/wanted to work part-time	**3.3	*6.3	**5.5	*15.1	59.8
To coincide with partner's retirement	**2.1	*5.9	**2.1	*10.1	58.8
Reached retirement age/eligible for superannuation/pension	31.3	241.6	178.5	451.3	62.6
Own sickness, injury or disability	147.1	150.9	15.6	313.6	53.4
To have holiday/pursue leisure activities	*6.2	**5.2	**1.1	*12.5	55.8
Returned to studies	**0.7	—	—	**0.7	**51.0
To care for children	**1.4	—	—	**1.4	53.0
To care for ill/disabled/elderly person	*6.9	21.2	*4.2	32.3	58.5
Spouse transferred	**1.5	—	—	**1.5	**47.0
Other	*16.5	31.2	*19.1	66.8	60.3
Last job unpaid/voluntary	**0.3	**1.7	—	**2.0	55.2
<i>Total</i>	254.9	571.2	261.1	1 087.2	58.9

FEMALES					
Main reason for ceasing last job					
Retrenched/dismissed/no work available	38.7	39.6	**6.1	84.5	54.4
Temporary/seasonal/holiday job	22.0	18.3	*15.5	55.8	57.9
Own business closed down or sold	*20.4	*26.4	*4.6	51.4	56.1
Unsatisfactory work arrangements/wanted to work part-time	*13.8	*13.7	**1.4	29.0	54.0
To coincide with partner's retirement	*10.9	*21.6	**4.1	36.6	57.1
Reached retirement age/eligible for superannuation/pension	22.4	176.5	55.9	254.9	60.8
Own sickness, injury or disability	90.3	73.8	*8.8	173.0	53.7
To have holiday/pursue leisure activities	*21.0	*15.5	**0.8	37.4	53.9
Returned to studies	**0.8	—	—	**0.8	**53.0
To care for children/pregnancy	*12.9	**6.0	**2.6	*21.6	50.6
To care for ill/disabled/elderly person	36.2	28.7	**3.1	68.0	53.0
Spouse transferred	*7.8	**1.9	—	*9.7	47.2
Other	40.0	48.1	*7.8	95.9	55.2
Last job unpaid/voluntary	**2.9	**3.0	**1.6	*7.5	57.8
<i>Total</i>	340.4	473.2	112.5	926.0	56.2

- * 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) Last job was less than 20 years ago.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,
Main reason for ceasing last job(a)—By age at retirement *continued*

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)				
	Less than 55	55-64	65 and over	Total	Average age at retirement
	'000	'000	'000	'000	years
PERSONS					
Main reason for ceasing last job					
Retrenched/dismissed/no work available	63.7	109.2	21.8	194.7	56.3
Temporary/seasonal/holiday job	31.1	35.5	25.1	92.6	58.7
Own business closed down or sold	*23.9	47.0	*13.4	84.3	58.3
Unsatisfactory work arrangements/wanted to work part-time	17.2	20.0	*6.9	44.1	56.0
To coincide with partner's retirement	*13.0	27.5	*6.2	46.7	57.5
Reached retirement age/eligible for superannuation/pension	53.7	418.1	234.4	706.2	62.0
Own sickness, injury or disability	237.4	224.7	24.4	486.5	53.5
To have holiday/pursue leisure activities	*27.2	20.7	**2.0	49.9	54.4
Returned to studies	**1.5	—	—	**1.5	52.1
To care for children/pregnancy	*14.3	**6.0	**2.6	*23.0	50.8
To care for ill/disabled/elderly person	43.1	49.9	*7.3	100.3	54.8
Spouse transferred	*9.3	**1.9	—	*11.2	47.2
Other	56.5	79.2	*26.9	162.7	57.3
Last job unpaid/voluntary	**3.2	**4.7	**1.6	*9.5	57.2
Total	595.3	1 044.3	372.7	2 013.2	57.7

* 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) Last job was less than 20 years ago.

6

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,
Main source of income at retirement and main source of current income—By sex

	TOTAL			AVERAGE AGE AT RETIREMENT		
	Males	Females	Persons	Males	Females	Persons
	'000	'000	'000	Yrs	Yrs	Yrs
Main source of income at retirement						
Government pension/allowance	713.1	571.6	1 284.7	57.0	53.3	55.4
Superannuation or annuity	305.0	114.1	419.1	59.2	58.5	59.0
Dividends or interest	71.2	49.4	120.6	59.8	55.9	58.2
Rental property income	27.2	32.4	59.7	57.8	54.0	55.7
Own unincorporated business income	29.5	18.7	48.2	60.7	53.5	57.9
Workers' compensation	31.2	*16.7	47.9	51.6	51.2	51.5
Other	44.9	36.5	81.4	58.8	52.8	56.1
No income						
Living off savings or other assets, etc	79.8	61.6	141.4	58.5	51.2	55.3
Relies on partner's income	48.6	804.9	853.6	56.4	41.8	42.6
Did not know	*12.0	*10.0	22.0	59.8	48.9	54.9
Main source of current income						
Government pension/allowance	887.8	1 131.7	2 019.5	56.8	47.3	51.5
Superannuation or annuity	250.6	169.8	420.4	59.8	54.0	57.4
Dividends or interest	97.3	148.5	245.8	59.8	48.3	52.9
Rental property income	30.2	53.1	83.3	59.4	53.0	55.3
Own unincorporated business income	*8.2	*15.5	23.7	61.7	52.9	55.9
Wages or salary	**3.2	**3.5	*6.6	64.0	*43.3	53.2
Workers' compensation	*5.4	*7.0	*12.4	49.2	43.5	46.0
Other	*16.8	17.9	34.6	56.2	47.7	51.8
No income (a)	36.7	132.9	169.6	59.6	45.0	48.2
Did not know	*10.0	9.9	20.0	63.7	47.2	55.5
Refusal	16.4	29.5	45.9	55.0	56.2	55.8
All types of government pensions/allowances currently received(b)(c)						
Australian age pension	707.5	897.3	1 604.8	60.4	49.5	54.3
Family tax benefit A or B	**3.4	*25.3	*28.7	44.6	37.6	38.4
Disability support pension (Centrelink)	179.6	104.6	284.2	46.4	41.9	44.7
Disability pension (DVA)	64.3	*21.9	86.3	58.4	47.0	55.5
Parenting payment	**0.7	**6.0	**6.7	**40.0	29.0	30.2
Newstart allowance	16.6	*13.4	30.1	53.8	47.8	51.1
Carer allowance or payment	37.5	72.2	109.7	55.2	43.1	47.2
Service pension (DVA)	65.2	35.4	100.6	59.3	41.7	53.1
War widow's/widower's pension	*1.3	82.2	83.5	63.2	47.4	47.7
Partner allowance	**2.6	36.0	38.6	52.0	41.2	41.9
Did not know	*3.9	*8.7	*12.6	53.9	52.1	52.7
Other government pension/allowance	27.6	*18.1	45.7	60.1	49.4	55.9
Total(d)	1 362.6	1 719.3	3 081.9	57.8	48.2	52.4

* 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) Includes people living off savings, assets, lump sum etc.

(b) Only asked of people who reported they had received a Government pension/allowance (including family tax benefit A or B).

(c) Refers to all types of government pensions/allowances, therefore people may appear in more than one category.

(d) Includes 3,300 persons who refused to state their main source of income at retirement.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,
Main source of income at retirement—By main source of current income

MAIN SOURCE OF CURRENT INCOME

	<i>Government pension or allowance</i>	<i>Superannuation or annuity</i>	<i>Dividends or interest</i>	<i>Rental property income</i>	<i>No income source(a)</i>	<i>Other(b)</i>	<i>Total</i>
	'000	'000	'000	'000	'000	'000	'000
Main source of income at retirement							
Government pension or allowance	1 188.4	28.2	*9.4	**6.4	*21.9	30.3	1 284.7
Superannuation or annuity	95.5	281.7	*20.5	**6.3	*5.3	*9.8	419.1
Dividends or interest	*24.0	*10.1	73.7	*5.1	**3.6	*4.2	120.6
Rental property income	*10.6	*4.8	*6.6	*33.1	**2.3	**2.2	59.7
Own unincorporated business income	16.3	**3.2	*6.1	**2.9	**2.4	*17.3	48.2
Workers' compensation	34.1	**1.4	**0.6	—	**2.1	*9.7	47.9
Other	24.7	*14.0	*16.0	**3.5	*7.3	*15.8	81.4
No income							
Living off savings or other assets, etc	81.1	*7.0	*19.7	*9.1	*12.6	*11.9	141.4
Relies on partner's income	535.6	68.4	88.7	*16.1	111.5	33.4	853.6
Did not know	*9.1	**1.8	**2.9	**0.8	**0.6	*6.8	22.0
Total(c)	2 019.5	420.4	245.8	83.3	169.6	143.2	3 081.9

* 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) Includes people whose main source of income was living off savings, assets etc.

(b) Includes people whose main source of income is wages/salary, own business income, workers compensation or other, those who did not know or refused to answer.

(c) Includes people whose main source of income was not determined.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,
Superannuation and lump sum details—By age at retirement

AGE AT RETIREMENT FROM
THE LABOUR FORCE (YEARS)

Less than 55	55-59	60-64	65 and over	Total
'000	'000	'000	'000	'000

MALES

Amount of lump sum payment received					
Contributed to a superannuation scheme(a)	205.4	262.5	259.2	183.8	910.9
Received a lump sum payment within the last four years	*15.6	*28.4	16.5	21.8	82.3
Less than \$40,000	*6.2	*7.4	*8.8	*10.6	33.1
\$40,000 and under \$150,000	**1.4	*7.5	**4.6	**5.1	*18.6
\$150,000 and over	*5.8	*8.1	**2.2	**1.2	17.3
Did not know amount received	**1.0	**3.2	**0.9	**3.2	*8.3
Not stated	**1.1	**2.2	—	**1.6	*4.9
Received a lump sum but not within the last four years(b)	106.9	150.2	136.8	107.3	501.3
Did not receive a lump sum payment	79.8	81.2	98.6	53.7	313.3
Did not contribute to a superannuation scheme	162.4	85.8	109.6	93.8	451.7
All methods of disbursement of lump sum payment from superannuation(c)					
Received a lump sum payment(b)	122.5	178.6	153.3	129.1	583.5
Rolled it over/invested it in an approved deposit fund/deferred annuity or other superannuation scheme	*20.8	46.1	34.4	24.9	126.3
Purchased an immediate annuity	**2.3	*8.9	**3.4	**6.1	*20.7
Invested the money elsewhere/personal savings/bank	*22.7	42.1	49.6	38.3	152.7
Paid off home/paid for home improvements/bought new home	55.7	56.2	52.6	45.2	209.7
Bought or paid off car/vehicle	22.9	31.3	*24.2	20.9	99.3
Cleared other outstanding debts	*27.3	*14.5	*15.1	*14.6	71.5
Paid for a holiday	*9.4	*13.3	*12.5	18.6	53.7
Assisted family members	**3.5	*5.6	**2.7	**0.9	*12.8
Undecided	*3.4	*5.9	**4.3	*3.6	17.2
Other	*10.9	19.4	*6.6	16.2	53.0
Time contributed to superannuation scheme					
Contributed to a superannuation scheme(d)	205.4	262.5	259.2	183.8	910.9
Less than 5	29.9	31.6	34.5	*23.2	119.2
5-9	21.2	20.7	*18.8	28.0	88.6
10-14	31.8	44.4	43.0	25.7	144.9
15-19	*15.1	*24.2	32.8	*21.0	93.1
20-29	55.9	40.8	61.4	45.2	203.3
30 and over	51.0	100.8	68.7	40.8	261.3
Did not contribute to a superannuation scheme	162.4	85.8	109.6	93.8	451.7
Total	367.8	348.4	368.8	277.6	1 362.6

* 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) Includes persons who 'did not know whether lump sum payment received' and persons who did not provide any lump sum details.

(b) Includes persons who did not know whether they had received a lump sum in the last 4 years.

(c) Refers to all methods of disbursement of lump sum payment, therefore people may appear in more than one category.

(d) Includes persons who did not know 'time contributed to superannuation scheme'.

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)				Total
	Less than 55	55–59	60–64	65 and over	
	'000	'000	'000	'000	
FEMALES					
Amount of lump sum payment received					
Contributed to a superannuation scheme(a)	262.5	218.8	148.5	71.8	701.7
Received a lump sum payment within the last four years	20.9	*23.2	*30.3	*6.7	81.2
Less than \$40,000	16.2	*10.8	*17.3	**3.6	48.0
\$40,000 and under \$150,000	**2.6	*9.4	**6.0	—	*17.9
\$150,000 and over	—	—	**2.1	**0.3	**2.4
Did not know amount received	**1.9	**2.7	**5.0	**2.8	*12.5
Not stated	**0.2	**0.3	—	—	**0.5
Received a lump sum but not within the last four years(b)	113.3	121.0	75.3	39.9	349.6
Did not receive a lump sum payment	121.9	72.1	36.2	*18.3	248.5
Did not contribute to a superannuation scheme	733.1	130.2	107.8	46.5	1 017.6
All methods of disbursement of lump sum payment from superannuation(c)					
Received a lump sum payment(b)	134.3	144.3	105.7	46.6	430.8
Rolled it over/invested it in an approved deposit fund/deferred annuity or other superannuation scheme	*10.9	24.6	*18.6	**8.1	62.2
Purchased an immediate annuity	—	**5.2	**1.0	**2.8	*9.0
Invested the money elsewhere/personal savings/bank	12.7	28.6	*18.2	*16.7	76.2
Paid off home/paid for home improvements/bought new home	40.4	48.2	26.0	*17.6	132.3
Bought or paid off car/vehicle	*13.6	*15.7	*14.7	*4.2	48.3
Cleared other outstanding debts	*20.3	17.4	*18.6	**1.1	57.5
Paid for a holiday	*7.9	*19.1	*9.7	**0.4	37.0
Assisted family members	*7.8	*6.4	**2.9	**3.2	20.3
Undecided	*19.4	*13.2	**4.1	**1.3	38.1
Other	13.7	*9.8	*15.2	**3.5	42.2
Time contributed to superannuation scheme					
Contributed to a superannuation scheme(d)	262.5	218.8	148.5	71.8	701.7
Less than 5	78.7	36.3	*23.8	*12.3	151.0
5–9	54.6	32.6	30.2	*7.2	124.6
10–14	59.6	55.9	26.1	25.9	167.5
15–19	24.9	42.2	31.4	**6.5	104.9
20–29	29.3	38.1	*23.6	*12.9	104.0
30 and over	*15.3	*13.8	*12.9	*7.0	49.1
Did not contribute to a superannuation scheme	733.1	130.2	107.8	46.5	1 017.6
Total	995.7	349.0	256.3	118.3	1 719.3

* 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) Includes persons who 'did not know whether lump sum payment received' and persons who did not provide any lump sum details.

(b) Includes persons who did not know whether they had received a lump sum in the last 4 years.

(c) Refers to all methods of disbursement of lump sum payment, therefore people may appear in more than one category.

(d) Includes persons who did not know 'time contributed to superannuation scheme'.

AGE AT RETIREMENT FROM
THE LABOUR FORCE (YEARS)

	Less than 55	55–59	60–64	65 and over	Total
	'000	'000	'000	'000	'000

PERSONS

Amount of lump sum payment received					
Contributed to a superannuation scheme(a)	467.9	481.4	407.7	255.6	1 612.6
Received a lump sum payment within the last four years	36.5	51.6	46.8	28.5	163.5
Less than \$40,000	22.4	18.2	*26.1	*14.3	81.0
\$40,000 and under \$150,000	**4.0	16.9	*10.6	**5.1	36.6
\$150,000 and over	*5.8	*8.1	*4.3	**1.6	19.7
Did not know amount received	**3.0	*5.9	*5.9	**6.0	*20.8
Not stated	**1.3	**2.5	—	**1.6	*5.3
Received a lump sum but not within the last four years(b)	220.3	271.2	212.1	147.2	850.8
Did not receive a lump sum payment	201.7	153.3	134.8	72.1	561.8
Did not contribute to a superannuation scheme	895.5	216.0	217.4	140.4	1 469.3
All methods of disbursement of lump sum payment from superannuation(c)					
Received a lump sum payment(b)	256.8	322.9	259.0	175.7	1 014.3
Rolled it over/invested it in an approved deposit fund/deferred annuity or other superannuation scheme	31.7	70.7	53.0	33.0	188.5
Purchased an immediate annuity	**2.3	*14.1	*4.3	**9.0	29.7
Invested the money elsewhere/personal savings/bank	35.4	70.7	67.8	55.0	228.9
Paid off home/paid for home improvements/bought new home	96.1	104.4	78.6	62.8	341.9
Bought or paid off car/vehicle	36.5	47.0	38.9	25.2	147.6
Cleared other outstanding debts	47.7	31.9	*33.7	*15.8	129.0
Paid for a holiday	*17.2	32.4	*22.2	18.9	90.8
Assisted family members	*11.3	*12.1	*5.7	**4.1	33.1
Undecided	22.8	*19.0	*8.4	*5.0	55.2
Other	24.6	29.2	21.7	19.7	95.2
Time contributed to superannuation scheme					
Contributed to a superannuation scheme(d)	467.9	481.4	407.7	255.6	1 612.6
Less than 5	108.6	68.0	58.2	35.4	270.2
5–9	75.8	53.3	49.0	35.1	213.2
10–14	91.4	100.3	69.1	51.5	312.4
15–19	40.0	66.4	64.2	27.5	198.1
20–29	85.2	78.9	85.1	58.2	307.3
30 and over	66.3	114.6	81.6	47.8	310.5
Did not contribute to a superannuation scheme	895.5	216.0	217.4	140.4	1 469.3
Total	1 363.4	697.4	625.1	395.9	3 081.9

* 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) Includes 26,900 persons who 'did not know whether lump sum payment received' and 9,600 persons who did not provide any lump sum details.

(b) Includes 2,000 persons who did not know whether they had received a lump sum in the last 4 years.

(c) Refers to all methods of disbursement of lump sum payment, therefore people may appear in more than one category.

(d) Includes 900 persons who did not know 'time contributed to superannuation scheme'.

PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE FROM THE LABOUR FORCE(a), Age intends to retire—By selected characteristics

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(b) Years
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
MALES							
Age group (years)							
45-49	75.8	88.7	158.6	24.6	205.2	552.8	62.3
50-54	45.4	108.2	113.6	30.7	162.8	460.7	62.8
55-59	*19.6	91.4	110.8	36.5	134.8	393.2	64.0
60-64	—	29.1	91.0	29.7	73.7	223.5	66.0
65 and over	—	—	*10.4	34.7	51.9	97.0	72.1
State or territory of usual residence							
New South Wales	40.5	102.1	171.3	35.5	188.8	538.1	63.6
Victoria	41.2	66.7	114.0	44.3	164.5	430.7	63.6
Queensland	31.4	69.5	96.8	31.1	120.7	349.6	63.6
South Australia	*7.2	24.5	35.1	*11.9	53.2	131.9	64.0
Western Australia	12.9	34.8	47.9	25.5	73.7	194.7	64.1
Tasmania	*5.7	*10.5	11.2	*2.0	11.9	41.3	62.3
Northern Territory(c)	**0.4	**1.6	*2.4	**1.8	*7.3	13.5	67.1
Australian Capital Territory	*1.5	7.7	*5.7	*4.2	8.4	27.5	64.2
Relationship in household							
Family member	115.1	268.9	406.9	128.9	540.4	1 460.2	63.7
Husband, wife or partner	104.0	257.3	384.6	126.3	511.7	1 383.9	63.8
With dependants	58.8	106.3	164.8	39.7	202.0	571.5	63.1
Without dependants	45.2	151.1	219.8	86.5	309.7	812.4	64.3
Lone parent	**7.8	*7.1	*8.9	**1.2	17.7	42.7	61.2
Other family member	**3.2	**4.5	*13.4	**1.5	*11.0	33.6	63.3
Non-family member or person living alone	19.4	43.2	69.1	26.7	80.7	239.1	63.9
Relationship not determined	*6.4	*5.4	*8.4	**0.5	*7.2	27.9	61.0
Country of birth							
Born in Australia	115.5	236.1	317.6	100.4	434.7	1 204.2	63.2
Born overseas	*25.4	81.3	166.8	55.8	193.7	523.0	64.8
All factors influencing decision about when to retire(d)							
Reaching the eligibility age for an old age (or service) pension	*8.6	*27.7	133.9	*7.0	38.1	215.3	64.1
Declining interest in work	*20.0	33.7	29.8	*15.3	71.4	170.1	63.5
Financial security	78.1	194.9	188.9	45.4	245.7	753.0	62.5
Retirement of partner	**0.4	*8.1	*13.1	**4.0	*17.2	42.8	64.3
Personal health or physical abilities	*27.5	76.3	182.4	91.2	314.5	691.8	65.4
Status in employment							
Employees	123.2	276.8	416.0	115.2	475.1	1 406.4	63.4
Employers	**1.8	*13.5	*17.3	*7.1	28.0	67.7	64.5
Own account workers	*15.7	*22.3	37.2	31.8	107.6	214.6	65.6
Not employed	**0.2	*4.8	*13.8	**2.0	*17.7	38.5	64.3
Occupation in current main job(e)							
Managers	37.6	68.0	84.7	45.2	141.6	377.1	63.8
Professionals	35.9	82.5	78.0	36.8	122.1	355.3	63.5
Technicians and trades workers	*12.8	60.2	114.9	21.2	111.8	321.1	63.9
Community and personal service workers	*6.2	*9.3	*21.9	*6.9	20.9	65.2	64.1
Clerical and administrative workers	**8.6	38.7	22.9	*15.4	47.0	132.7	63.7
Sales workers	*5.4	*12.0	27.4	*7.1	*22.3	74.3	63.6
Machinery operators and drivers	*19.8	26.5	65.8	*12.0	76.9	201.0	63.1
Labourers	*14.2	*15.4	55.0	*9.5	68.0	162.1	64.0

* 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) Excludes people who were not in the labour force at the time of survey.

(b) Excludes people who did not know the age at which they intend to retire.

(c) Refers to mainly urban areas only. See paragraph 9 of the Explanatory Notes for more information.

(d) Refers to all factors influencing decision to retire, therefore people may appear in more than one category.

(e) Occupation is classified according to ANZSCO, First Edition. See paragraph 16 of the Explanatory Notes for more information.

PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE FROM THE LABOUR FORCE(a), Age intends to retire—By selected characteristics *continued*

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(b) Years
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
MALES <i>cont.</i>							
Industry of current main job(c)							
Agriculture, forestry and fishing	*4.9	*8.5	*14.0	*13.7	46.1	87.2	66.5
Mining	**0.8	**5.0	**1.8	—	*10.4	*17.9	61.3
Manufacturing	*16.9	*25.2	78.6	*13.1	60.0	193.8	64.0
Electricity, gas, water and waste services	**1.7	**3.6	*17.2	**1.4	*12.3	36.1	64.7
Construction	**9.7	*25.8	54.5	*16.9	79.6	186.6	64.2
Wholesale trade	**2.8	*16.2	*24.1	*9.8	*23.7	76.6	64.1
Retail trade	*12.8	*23.5	51.5	10.4	50.1	148.3	63.3
Accommodation and food services	*7.8	**2.4	*14.0	*3.1	*17.7	45.0	63.6
Transport, postal and warehousing	*12.7	*36.1	32.0	*9.2	74.4	164.5	62.7
Professional, scientific and technical services	*6.0	22.1	25.8	*12.5	51.3	117.7	65.1
Administrative and support services	**5.9	*7.0	*14.6	*6.5	*23.8	57.7	64.7
Public administration and safety	*20.8	35.9	28.1	*6.0	31.0	121.7	62.1
Education and training	*6.5	*25.1	*26.3	*14.4	*26.3	98.5	63.8
Health care and social assistance	*12.8	28.7	37.3	*9.1	40.2	128.2	63.0
Arts and recreation services	**1.8	**1.6	*8.0	**1.0	*9.7	22.1	64.5
Other services	**4.8	*10.2	*23.9	*17.1	*14.3	70.3	65.1
Other industries(d)	*11.8	35.9	*18.8	*10.0	39.8	116.4	62.3
Total(e)	140.8	317.4	484.4	156.2	628.3	1 727.2	63.7

* 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) Excludes people who were not in the labour force at the time of survey.

(b) Excludes people who did not know the age at which they intend to retire.

(c) Industry is classified according to ANZSIC 2006. See paragraph 17 of the Explanatory Notes for more information.

(d) Includes 'Information media and telecommunications', 'Financial insurance services' and 'Rental, hiring and real estate services'.

(e) Includes people who reported other factors than those listed influencing the decision about when to retire from the labour force.

PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE FROM THE LABOUR FORCE(a), Age intends to retire—By selected characteristics *continued*

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(b)
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
FEMALES							
Age group (years)							
45-49	114.9	75.2	73.2	*24.4	241.1	528.9	60.7
50-54	62.4	104.5	62.0	*14.6	189.8	433.2	61.1
55-59	21.9	92.9	67.3	*11.2	134.7	328.0	62.6
60-64	—	35.4	38.5	**2.3	48.2	124.3	64.5
65 and over	—	—	*5.6	*7.6	*25.5	38.8	69.1
State or territory of usual residence							
New South Wales	64.1	114.7	77.3	*15.1	196.9	468.2	61.4
Victoria	*49.2	74.0	60.7	*15.5	164.9	364.4	61.9
Queensland	42.8	53.9	56.3	*12.3	110.5	275.7	61.9
South Australia	*16.1	18.5	20.2	**6.8	64.9	126.5	62.6
Western Australia	16.7	29.3	*18.0	*7.7	71.2	142.9	62.2
Tasmania	*4.7	*5.9	*5.6	**0.3	18.1	34.6	61.0
Northern Territory(c)	**0.9	**1.3	*3.0	*1.1	*3.9	10.2	63.6
Australian Capital Territory	*4.7	10.3	*5.5	*1.3	8.8	30.6	61.5
Relationship in household							
Family member	174.9	265.0	192.5	45.5	509.1	1 187.1	61.5
Husband, wife or partner	173.7	232.9	160.5	31.3	443.9	1 042.4	61.0
With dependants	62.7	74.5	54.3	*10.1	144.3	345.9	60.9
Without dependants	111.0	158.4	106.3	*21.2	299.6	696.5	61.1
Lone parent	**1.2	*17.8	*26.4	*14.2	54.0	113.6	66.3
Other family member	—	*14.3	**5.6	—	*11.2	*31.1	62.7
Non-family member or person living alone	17.8	35.3	50.4	*13.9	101.4	218.8	63.5
Relationship not determined	*6.5	*7.6	**3.7	*0.8	*28.7	47.3	59.7
Country of birth							
Born in Australia	155.7	212.0	168.6	45.2	456.3	1 037.8	61.7
Born overseas	43.5	95.9	78.0	*15.0	183.0	415.3	62.0
All factors influencing decision about when to retire(d)							
Reaching the eligibility age for an old age (or service) pension	*11.0	48.3	56.4	**1.6	46.0	163.3	62.7
Declining interest in work	*27.2	34.7	*17.6	*7.9	71.0	158.3	61.4
Financial security	99.3	142.6	79.6	27.2	241.8	590.5	61.3
Retirement of partner	28.9	*28.2	*10.1	**2.2	54.2	123.7	59.7
Personal health or physical abilities	39.2	116.6	96.3	*24.9	310.4	587.5	62.8
Status in employment							
Employees	183.1	281.3	215.2	49.3	542.2	1 271.1	61.6
Employers	**0.5	*4.1	**3.4	*4.0	*23.6	35.7	66.7
Own account workers	*9.3	*17.4	*19.1	*6.9	46.9	99.7	63.2
Not employed	**4.7	*3.8	*8.8	—	26.2	43.5	61.3
Occupation in current main job(e)							
Managers	24.3	27.3	24.9	*11.2	72.2	159.9	62.3
Professionals	51.9	80.1	49.8	*19.8	136.8	338.3	61.9
Technicians and trades workers	*5.7	*11.8	*8.7	**1.0	29.1	56.4	62.0
Community and personal service workers	*18.7	*24.8	33.9	**7.3	70.1	154.7	62.5
Clerical and administrative workers	59.4	88.2	80.3	*7.7	162.5	398.0	61.3
Sales workers	*17.3	20.6	*8.5	*6.9	53.7	107.0	61.1
Machinery operators and drivers	**1.3	*4.1	**5.8	**2.5	*11.4	25.2	63.7
Labourers	*16.0	47.2	25.9	**3.7	76.1	168.9	61.7

* 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) Excludes people who were not in the labour force at the time of survey.

(b) Excludes people who did not know the age at which they intend to retire.

(c) Refers to mainly urban areas only. See paragraph 9 of the Explanatory Notes for more information.

(d) Refers to all factors influencing decision to retire, therefore people may appear in more than one category.

(e) Occupation is classified according to ANZSCO, First Edition. See paragraph 16 of the Explanatory Notes for more information.

PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE FROM THE LABOUR FORCE(a), Age intends to retire—By selected characteristics *continued*

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(b) Years
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
FEMALES <i>cont.</i>							
Industry of current main job(c)							
Agriculture, forestry and fishing	**0.9	*6.4	**4.1	—	*24.7	36.1	61.7
Mining	**1.3	**2.1	—	—	**0.8	**4.2	59.7
Manufacturing	*10.7	*20.2	*10.6	**1.4	34.8	77.6	61.0
Electricity, gas, water and waste services	—	**0.3	**0.4	—	**2.6	**3.2	64.1
Construction	**8.2	**3.9	*3.9	—	*12.1	28.1	59.2
Wholesale trade	**6.2	**2.8	*13.1	**3.7	*10.4	36.1	63.0
Retail trade	*21.4	*33.6	19.9	*8.6	61.5	145.0	61.7
Accommodation and food services	*8.7	*15.2	*11.1	**2.0	51.9	88.9	61.8
Transport, postal and warehousing	**3.4	*7.3	*6.9	**3.5	*15.0	36.1	64.0
Professional, scientific and technical services	*4.7	*24.3	*12.8	**3.9	33.6	79.4	62.4
Administrative and support services	*10.3	*22.8	**5.8	**4.0	36.7	79.6	61.8
Public administration and safety	*15.3	*28.6	*16.6	**5.4	33.1	99.0	61.0
Education and training	39.8	49.2	36.6	**7.2	89.9	222.7	61.3
Health care and social assistance	44.0	67.8	75.0	*14.6	138.8	340.1	62.1
Arts and recreation services	—	**1.3	**2.3	**0.5	*7.2	*11.3	65.0
Other services	**4.3	*5.2	**8.3	**1.6	*14.9	34.2	64.3
Other industries(d)	*15.6	*13.2	*10.3	*3.9	45.1	88.1	61.3
Total(e)	199.2	307.9	246.6	60.2	639.3	1 453.2	61.8

* 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) Excludes people who were not in the labour force at the time of survey.

(b) Excludes people who did not know the age at which they intend to retire.

(c) Industry is classified according to ANZSIC 2006. See paragraph 17 of the Explanatory Notes for more information.

(d) Includes 'Information media and telecommunications', 'Financial insurance services' and 'Rental, hiring and real estate services'.

(e) Includes people who reported other factors than those listed influencing the decision about when to retire from the labour force.

PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE FROM THE LABOUR FORCE(a), Age intends to retire—By selected characteristics *continued*

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(b)
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
PERSONS							
Age group (years)							
45-49	190.7	163.9	231.8	49.0	446.3	1 081.7	61.6
50-54	107.8	212.7	175.5	45.3	352.6	893.9	62.0
55-59	41.6	184.3	178.1	47.7	269.5	721.1	63.4
60-64	—	64.5	129.5	32.0	121.8	347.9	65.5
65 and over	—	—	*16.0	42.3	77.4	135.7	71.5
State or territory of usual residence							
New South Wales	104.7	216.8	248.6	50.6	385.6	1 006.3	62.6
Victoria	90.4	140.8	174.7	59.8	329.4	795.1	62.9
Queensland	74.1	123.4	153.1	43.4	231.2	625.3	62.9
South Australia	23.3	42.9	55.4	18.7	118.1	258.4	63.4
Western Australia	29.6	64.1	65.9	33.2	144.8	337.6	63.4
Tasmania	10.4	16.3	16.8	*2.3	30.0	75.8	61.8
Northern Territory(c)	**1.2	*2.9	5.4	*2.9	11.3	23.7	65.3
Australian Capital Territory	6.2	18.1	11.2	*5.5	17.2	58.1	62.7
Relationship in household							
Family member	290.0	533.9	599.4	174.4	1 049.5	2 647.2	62.8
Husband, wife or partner	277.7	490.2	545.2	157.6	955.6	2 426.3	62.7
With dependants	121.5	180.8	219.0	49.9	346.3	917.5	62.3
Without dependants	156.2	309.5	326.1	107.7	609.3	1 508.8	62.9
Lone parent	**9.1	24.9	35.3	*15.3	71.7	156.3	64.8
Other family member	**3.2	*18.8	*19.0	**1.5	*22.2	64.7	63.0
Non-family member or person living alone	37.2	78.5	119.4	40.7	182.1	457.9	63.7
Relationship not determined	*12.9	*12.9	*12.2	**1.3	*35.9	75.2	60.4
Country of birth							
Born in Australia	271.2	448.2	486.2	145.6	890.9	2 242.0	62.6
Born overseas	68.9	177.2	244.8	70.8	376.7	938.3	63.6
All factors influencing decision about when to retire(d)							
Reaching the eligibility age for an old age (or service) pension	*19.6	76.1	190.3	*8.6	84.1	378.6	63.6
Declining interest in work	47.2	68.4	47.4	23.1	142.3	328.5	62.5
Financial security	177.4	337.5	268.5	72.6	487.5	1 343.5	62.0
Retirement of partner	29.4	36.2	23.2	*6.2	71.4	166.5	60.9
Personal health or physical abilities	66.7	192.9	278.7	116.0	625.0	1 279.3	64.3
Status in employment							
Employees	306.3	558.1	631.3	164.5	1 017.3	2 677.5	62.6
Employers	**2.3	*17.6	*20.8	*11.1	51.6	103.4	65.0
Own account workers	*25.0	39.8	56.3	38.7	154.5	314.3	64.8
Not employed	**4.9	*8.6	*22.7	**2.0	43.9	82.0	62.9
Occupation in current main job(e)							
Managers	61.8	95.3	109.6	56.4	213.8	536.9	63.4
Professionals	87.8	162.6	127.8	56.6	258.9	693.6	62.8
Technicians and trades workers	*18.6	72.1	123.6	22.3	140.9	377.5	63.7
Community and personal service workers	*24.9	*34.1	55.7	*14.2	91.0	219.9	63.1
Clerical and administrative workers	68.0	126.9	103.2	*23.1	209.5	530.7	62.0
Sales workers	22.7	32.6	35.9	*14.1	76.0	181.3	62.3
Machinery operators and drivers	*21.1	30.6	71.6	14.5	88.3	226.1	63.2
Labourers	30.2	62.6	81.0	*13.2	144.1	331.0	62.8

* 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) Excludes people who were not in the labour force at the time of survey.

(b) Excludes people who did not know the age at which they intend to retire.

(c) Refers to mainly urban areas only. See paragraph 9 of the Explanatory Notes for more information.

(d) Refers to all factors influencing decision to retire, therefore people may appear in more than one category.

(e) Occupation is classified according to ANZSCO, First Edition. See paragraph 16 of the Explanatory Notes for more information.

PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE FROM THE LABOUR FORCE(a), Age intends to retire—By selected characteristics *continued*

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(b)
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
PERSONS <i>cont.</i>							
Industry of current main job(c)							
Agriculture, forestry and fishing	*5.7	*14.9	*18.1	*13.7	70.8	123.3	65.4
Mining	**2.0	**7.1	**1.8	—	*11.2	22.1	60.8
Manufacturing	*27.6	*45.3	89.1	*14.5	94.8	271.3	63.3
Electricity, gas, water and waste services	**1.7	**3.9	*17.6	**1.4	*14.9	39.4	64.7
Construction	*17.9	*29.7	58.5	*16.9	91.8	214.7	63.6
Wholesale trade	*9.0	*18.9	*37.3	*13.4	34.1	112.7	63.7
Retail trade	*34.2	57.2	71.4	19.0	111.6	293.3	62.6
Accommodation and food services	16.5	*17.6	*25.1	*5.1	69.5	133.9	62.6
Transport, postal and warehousing	*16.1	43.5	38.9	12.6	89.5	200.6	62.9
Professional, scientific and technical services	*10.7	46.5	38.6	*16.4	84.9	197.1	64.0
Administrative and support services	*16.2	*29.8	20.4	*10.5	60.4	137.3	63.1
Public administration and safety	36.1	64.4	44.7	*11.4	64.1	220.8	61.6
Education and training	46.3	74.3	63.0	*21.6	116.2	321.3	62.2
Health care and social assistance	56.7	96.4	112.3	*23.7	179.1	468.2	62.4
Arts and recreation services	**1.8	**2.9	*10.3	**1.5	*16.9	33.4	64.6
Other services	*9.1	*15.4	32.2	18.7	29.2	104.5	64.9
Other industries(d)	27.4	49.1	29.2	*13.9	84.9	204.5	61.9
Total(e)	340.0	625.3	731.0	216.3	1 267.6	3 180.3	62.9

* 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) Excludes people who were not in the labour force at the time of survey.

(b) Excludes people who did not know the age at which they intend to retire.

(c) Industry is classified according to ANZSIC 2006. See paragraph 17 of the Explanatory Notes for more information.

(d) Includes 'Information media and telecommunications', 'Financial insurance services' and 'Rental, hiring and real estate services'.

(e) Includes people who reported other factors than those listed influencing the decision about when to retire from the labour force.

AGE INTENDS TO RETIRE (YEARS)

	45-59	60-64	65-69	70 and over	Did not know	Total	Average age to retire (b)
	'000	'000	'000	'000	'000	'000	years
MALES							
Time contributed to superannuation scheme (years)							
Contributed to a superannuation scheme(c)	138.2	309.6	451.6	139.1	574.8	1 613.3	63.6
Less than 5	**1.2	*14.4	36.0	*21.3	58.6	131.6	66.7
5-9	*9.6	*10.5	50.0	*13.2	74.5	157.9	64.9
10-14	*10.5	51.8	88.5	20.6	91.4	262.7	64.1
15-19	*26.1	66.7	76.6	20.6	98.9	288.9	62.9
20-29	56.8	96.4	148.4	32.7	165.8	500.1	62.9
30 and over	34.0	69.8	52.1	30.7	84.8	271.3	63.1
Did not contribute to a superannuation scheme	**2.6	*7.8	32.9	*17.0	53.5	113.9	66.4
Main expected source of income at retirement							
Government pension or allowance	8.5	30.9	129.2	34.0	138.5	341.2	65.2
Superannuation or annuity	103.2	233.5	262.5	77.0	302.4	978.6	63.0
Dividends or interest	**3.6	*6.6	*12.4	*10.3	*22.9	55.7	65.7
Rental property income	**5.6	*8.1	*11.8	*5.3	*19.3	50.1	63.4
Own unincorporated business income	**7.1	*7.1	*6.8	*8.4	28.0	57.4	64.3
Other	**1.0	**1.4	*10.7	*5.7	17.1	35.9	68.9
No income							
Live off savings or assets, etc	**0.6	**6.8	**3.7	**2.4	*14.5	28.0	63.8
Will rely on partner's income	**1.2	**0.6	**1.8	**1.4	*10.3	*15.3	63.9
Did not know	**10.1	*21.6	44.8	*10.6	75.4	162.5	64.1
Total(d)	140.8	317.4	484.4	156.2	628.3	1 727.2	63.7

FEMALES

Time contributed to superannuation scheme (years)							
Contributed to a superannuation scheme(c)	195.3	289.4	237.0	55.5	569.3	1 346.6	61.7
Less than 5	*25.7	33.9	24.6	**6.0	90.9	181.1	60.8
5-9	26.3	45.8	*37.4	*9.5	97.4	216.4	62.3
10-14	43.6	44.9	54.7	*10.6	126.5	280.3	61.8
15-19	54.8	68.9	64.4	*14.7	120.6	323.5	61.8
20-29	*37.9	78.5	43.6	*9.4	115.8	285.1	61.4
30 and over	*7.0	*17.3	*12.4	**5.3	*18.1	60.2	62.7
Did not contribute to a superannuation scheme	**3.9	*18.5	*9.6	*4.7	69.9	106.6	63.4
Main expected source of income at retirement							
Government pension or allowance	*12.8	64.3	79.0	*14.2	173.2	343.4	63.5
Superannuation or annuity	93.6	140.8	104.0	*22.5	209.5	570.3	61.6
Dividends or interest	**5.0	**4.0	**3.3	**1.1	*17.6	30.9	60.4
Rental property income	**4.3	*7.8	*5.4	**2.2	*23.1	42.7	61.6
Own unincorporated business income	**2.3	**1.2	**3.7	—	*24.2	31.4	61.9
Other	*4.3	*7.8	**2.2	—	*10.1	24.4	59.9
No income							
Live off savings or other assets, etc	**1.2	**1.4	—	**1.7	*8.7	*13.0	71.1
Will rely on partner's income	56.6	33.7	*20.3	*4.9	74.2	189.8	59.2
Did not know	*19.2	46.9	28.2	*13.7	98.6	206.6	62.7
Total(d)	199.2	307.9	246.6	60.2	639.3	1 453.2	61.8

* 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) Excludes people who were not in the labour force at the time of the survey

(b) Excludes people who did not know the age at which they intend to retire.

(c) Includes persons who did not know time contributed to a superannuation scheme.

(d) Includes persons who reported workers' compensation and persons who did not state an expected source of income.

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age to retire(b)
	45–59	60–64	65–69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
PERSONS							
Time contributed to superannuation scheme (years)							
Contributed to a superannuation scheme(c)	333.5	599.0	688.6	194.6	1 144.2	2 959.9	62.8
Less than 5	*26.9	48.4	60.5	27.4	149.5	312.7	63.4
5–9	35.9	56.4	87.3	*22.6	171.9	374.2	63.3
10–14	54.1	96.7	143.2	31.2	218.0	543.0	63.0
15–19	80.9	135.7	141.1	35.3	219.5	612.4	62.4
20–29	94.7	174.9	192.0	42.1	281.6	785.2	62.4
30 and over	41.0	87.1	64.5	36.0	102.9	331.5	63.1
Did not contribute to a superannuation scheme	*6.5	*26.3	42.5	*21.7	123.4	220.5	65.2
Main expected source of income at retirement							
Government pension or allowance	*21.3	95.1	208.1	48.2	311.8	684.5	64.4
Superannuation or annuity	196.7	374.3	366.5	99.5	511.9	1 549.0	62.5
Dividends or interest	*8.6	*10.6	*15.7	*11.3	40.5	86.6	64.2
Rental property income	*9.9	15.9	*17.1	*7.5	42.4	92.8	62.7
Own unincorporated business income	**9.4	*8.3	*10.5	*8.4	52.2	88.8	63.8
Other	*5.2	*9.2	*12.9	*5.7	27.2	60.3	65.0
No income							
Live off savings or other assets, etc	**1.9	*8.2	**3.7	**4.0	23.2	41.0	65.6
Will rely on partner's income	57.8	34.3	*22.2	*6.3	84.5	205.1	59.3
Did not know	*29.2	68.5	73.0	*24.3	174.0	369.1	63.3
Total(d)	340.0	625.3	731.0	216.3	1 267.6	3 180.3	62.9

* 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) Excludes people who were not in the labour force at the time of the survey

(b) Excludes people who did not know the age at which they intend to retire.

(c) Includes 800 persons who did not know time contributed to a superannuation scheme.

(d) Includes 1,600 persons who reported workers' compensation and 1,600 persons who did not state an expected source of income.

	<i>In the labour force</i>	<i>Not in the labour force(a)(b)</i>	<i>Total(a)</i>
	'000	'000	'000
MALES			
Previous retirement status			
Had previously retired	74.6	*13.9	88.6
Had not previously retired	2 126.5	122.3	2 248.8
All reasons for returning to work(c)			
Financial need	*28.1	**2.3	30.3
Bored/needed something to do	*29.9	**6.4	36.3
Interesting opportunity came up	*13.3	**1.0	*14.3
Employer/business asked back	*10.4	**0.3	*10.7
Own health improved	*7.8	**4.6	*12.3
Other(d)	*10.3	**2.4	*12.7
Total	2 201.1	136.2	2 337.4
FEMALES			
Previous retirement status			
Had previously retired	160.4	32.1	192.5
Had not previously retired	1 595.9	161.1	1 757.0
All reasons for returning to work(c)			
Financial need	78.4	*11.3	89.8
Bored/needed something to do	38.9	*17.1	56.0
Interesting opportunity came up	25.6	**1.7	27.3
Employer/business asked back	*11.4	—	*11.4
Own health improved	*7.6	**3.8	*11.4
Other(d)	36.7	*6.8	43.5
Total	1 756.3	193.2	1 949.5
PERSONS			
Previous retirement status			
Had previously retired	235.0	46.0	281.1
Had not previously retired	3 722.5	283.4	4 005.8
All reasons for returning to work(c)			
Financial need	106.5	*13.6	120.1
Bored/needed something to do	68.8	23.5	92.3
Interesting opportunity came up	38.9	**2.6	41.6
Employer/business asked back	*21.8	**0.3	*22.1
Own health improved	*15.4	*8.4	23.8
Other(d)	47.0	*9.2	56.2
Total	3 957.5	329.4	4 286.9

* 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) Excludes people who had never worked.

(b) Includes people who intend to look for, or take up, work in the future.

(c) Refers to all reasons for returning to work, therefore people may appear in more than one category.

(d) Includes 'No longer needed to care for partner or family member', 'Death of a partner' and 'Separation/divorce from partner'.

	NSW	Vic.	Qld	SA	WA	Tas.	NT(b)	ACT	Aust.
	'000	'000	'000	'000	'000	'000	'000	'000	'000
MALES									
Population 16									
All persons aged 45 years and over	1 257.3	922.6	722.9	299.1	363.4	96.4	23.9	53.7	3 739.3
Population 17									
Persons aged 45 years and over who have worked, at some time, for two weeks or more	1 241.8	906.5	719.7	298.7	361.5	95.9	22.5	53.3	3 699.9
Population 18									
Persons in the labour force aged 45 years and over	718.4	550.6	441.1	165.6	229.1	50.0	16.7	35.7	2 207.1
Population 19									
Employed persons aged 45 years and over	695.9	541.4	434.6	161.4	223.8	46.7	14.2	35.2	2 153.2
Population 20									
Persons aged 45 years and over who usually worked part-time hours in their main job	117.4	95.5	46.8	29.5	36.4	*5.6	**1.9	*5.5	338.8
Population 21									
Persons not in the labour force aged 45 years and over	539.0	372.0	281.8	133.5	134.3	46.4	7.2	18.0	1 532.1
Population 22									
Persons aged 45 years and over who have retired from the labour force	479.7	320.8	253.5	123.5	123.4	41.0	*3.6	17.1	1 362.6
Population 23									
Persons aged 45 years and over who are not retired from the labour force	762.1	585.7	466.3	175.3	238.1	54.8	18.9	36.2	2 337.4
Population 24									
Persons aged 45 years and over who intend to retire from the labour force	538.1	430.7	349.6	131.9	194.7	41.3	13.5	27.5	1 727.2
FEMALES									
Population 16									
All persons aged 45 years and over	1 333.8	995.0	747.8	324.6	378.2	102.7	21.0	58.9	3 962.0
Population 17									
Persons aged 45 years and over who have worked, at some time, for two weeks or more	1 220.4	901.9	710.2	300.9	361.4	96.3	19.9	57.8	3 668.8
Population 18									
Persons in the labour force aged 45 years and over	586.6	434.0	332.5	142.0	176.5	43.4	13.6	35.6	1 764.3
Population 19									
Employed persons aged 45 years and over	554.8	418.7	324.8	137.7	172.3	43.0	13.0	35.0	1 699.4
Population 20									
Persons aged 45 years and over who usually worked part-time hours in their main job	244.7	235.8	137.1	75.2	89.4	21.3	*2.5	10.8	816.9
Population 21									
Persons not in the labour force aged 45 years and over	747.2	560.9	415.3	182.7	201.7	59.3	7.3	23.3	2 197.7
Population 22									
Persons aged 45 years and over who have retired from the labour force	578.5	426.7	334.3	146.5	159.6	47.4	5.5	20.9	1 719.3
Population 23									
Persons aged 45 years and over who are not retired from the labour force	641.9	475.3	375.9	154.5	201.8	48.9	14.4	37.0	1 949.5
Population 24									
Persons aged 45 years and over who intend to retire from the labour force	468.2	364.4	275.7	126.5	142.9	34.6	10.2	30.6	1 453.2
* estimate has a relative standard error of 25% to 50% and should be used with caution	(a) The populations for this topic are numbered from 16-24. Populations 1-15 relate to the Barriers and Incentives topic (cat. no. 6239.0) alongside which this survey was run.								
** estimate has a relative standard error greater than 50% and is considered too unreliable for general use	(b) Refers to mainly urban areas only. See paragraph 9 of the Explanatory Notes for more information.								

	NSW	Vic.	Qld	SA	WA	Tas.	NT(b)	ACT	Aust.
	'000	'000	'000	'000	'000	'000	'000	'000	'000
PERSONS									
Population 16									
All persons aged 45 years and over	2 591.2	1 917.6	1 470.6	623.7	741.6	199.1	44.8	112.6	7 701.3
Population 17									
Persons aged 45 years and over who have worked, at some time, for two weeks or more	2 462.2	1 808.4	1 429.9	599.7	722.8	192.1	42.4	111.2	7 368.7
Population 18									
Persons in the labour force aged 45 years and over	1 305.0	984.6	773.6	307.6	405.6	93.4	30.3	71.3	3 971.4
Population 19									
Employed persons aged 45 years and over	1 250.7	960.1	759.4	299.0	396.1	89.8	27.1	70.3	3 852.5
Population 20									
Persons aged 45 years and over who usually worked part-time hours in their main job	362.1	331.3	183.9	104.8	125.9	26.9	*4.4	16.3	1 155.7
Population 21									
Persons not in the labour force aged 45 years and over	1 286.2	932.9	697.0	316.2	336.0	105.7	14.5	41.3	3 729.8
Population 22									
Persons aged 45 years and over who have retired from the labour force	1 058.2	747.5	587.8	269.9	283.0	88.5	9.1	37.9	3 081.9
Population 23									
Persons aged 45 years and over who are not retired from the labour force	1 404.1	1 060.9	842.1	329.7	439.9	103.7	33.3	73.2	4 286.9
Population 24									
Persons aged 45 years and over who intend to retire from the labour force	1 006.3	795.1	625.3	258.4	337.6	75.8	23.7	58.1	3 180.3

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

- (a) The populations for this topic are numbered from 16-24. Populations 1-15 relate to the Barriers and Incentives topic (cat. no. 6239.0) alongside which this survey was run.
 (b) Refers to mainly urban areas only. See paragraph 9 of the Explanatory Notes for more information.

EXPLANATORY NOTES

INTRODUCTION

1 The statistics presented in this publication were compiled from data collected in the Multi-Purpose Household Survey (MPHS) that was conducted throughout Australia in the 2006–07 financial year as a supplement to the Australian Bureau of Statistics (ABS) monthly Labour Force Survey (LFS). The MPHS was designed to provide statistics annually for a small number of labour, social and economic topics. The topics collected in 2006–07 were:

- *Barriers and Incentives to Labour Force Participation, Australia* (cat. no. 6239.0)
- *Retirement and Retirement Intentions, Australia* (cat. no. 6238.0)
- *Adult Learning, Australia* (cat. no. 4229.0)
- *Household Use of Information Technology, Australia* (cat. no. 8146.0)
- *Family Characteristics and Transitions, Australia* (cat. no. 4442.0)

2 For all topics, information on labour force characteristics, education, income and other demographics are also available. In addition to these publications, data from the 2006–07 MPHS will also be released as an expanded Confidentialised Unit Record File (CURF) early in 2008.

3 The publication *Labour Force, Australia* (cat. no. 6202.0) contains information about survey design, sample redesign, scope, coverage and population benchmarks relevant to the monthly LFS, which also apply to the MPHS. It also contains definitions of demographic and labour force characteristics, and information about telephone interviewing which are relevant to both the monthly LFS and the MPHS.

CONCEPTS SOURCES AND METHODS

4 The conceptual framework used in Australia's LFS aligns closely with the standards and guidelines set out in Resolutions of the International Conference of Labour Statisticians. Descriptions of the underlying concepts and structure of Australia's labour force statistics, and the sources and methods used in compiling these estimates, are presented in *Labour Statistics: Concepts, Sources and Methods* (cat. no. 6102.0.55.001) which is available on the ABS website <<http://www.abs.gov.au>> (Methods, Classifications, Concepts & Standards).

COLLECTION METHODOLOGY

5 ABS interviewers conducted personal interviews by either telephone or at selected dwellings during the 2006–07 financial year, excluding the months of August and September 2006. Each month a sample of dwellings were selected for the MPHS from the responding households in the LFS. In these dwellings, after the LFS had been fully completed for each person, a usual resident aged 15 years and over was selected at random and asked the additional MPHS questions in a personal interview. Information was collected using Computer Assisted Interviewing (CAI), whereby responses are recorded directly onto an electronic questionnaire in a notebook computer.

SCOPE

6 The scope of the LFS is restricted to people aged 15 years and over and excludes the following people:

- members of the permanent defence forces
- certain diplomatic personnel of overseas governments, customarily excluded from census and population estimates
- overseas residents in Australia
- members of non-Australian defence forces (and their dependants).

7 In addition the 2006–07 MPHS excluded the following:

- people living in private dwellings in very remote parts of Australia
- people living in non-private dwellings such as hotels, university residences, students at boarding schools, patients in hospitals, residents of homes (e.g. retirement homes, homes for people with disabilities), and inmates of prisons

8 For the Retirement and Retirement Intentions topic, the scope was further restricted to people aged 45 years and over.

EXPLANATORY NOTES *continued*

- SCOPE *continued*
- 9** The 2006–07 MPHS was conducted in both urban and rural areas in all states and territories, but excluded people living in very remote parts of Australia overall. The exclusion of these people is expected to have only a minor impact on any aggregate estimates that are produced for individual states and territories, except for the Northern Territory where such people account for around 23% of the population.
- COVERAGE
- 10** In the LFS, coverage rules are applied which aim to ensure that each person is associated with only one dwelling and hence has only one chance of selection in the survey. See *Labour Force, Australia* (cat. no. 6202.0) for more details.
- SAMPLE SIZE
- 11** The initial sample for the MPHS 2006–07 consisted of approximately 19,800 private dwelling households. Of the 17,040 private dwelling households that remained in the survey after sample loss (e.g. households with LFS non-response, no residents in scope for the LFS, vacant or derelict dwellings and dwellings under construction), approximately 83% were fully responding to the MPHS. The number of completed interviews obtained from these private dwelling households (after taking into account scope, coverage and subsampling exclusions) was 7,168 for the Retirement and Retirement Intentions survey.
- ESTIMATION METHODS
- 12** Weighting is the process of adjusting results from a sample survey to infer results for the total in scope population. To do this, a 'weight' is allocated to each sample unit, which, for the MPHS, can either be a person or a household. 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 unit is to assign an initial weight, which is the inverse of the probability of being selected in the survey. The initial weights are then calibrated to align with independent estimates of the population of interest, referred to as 'benchmarks'. Weights are calibrated against population benchmarks to ensure that the survey estimates conform to the independently estimated distribution of the population rather than the distribution within the sample itself.
- 13** The survey was benchmarked to the estimated civilian population aged 15 years and over living in private dwellings in each state and territory, excluding the scope exclusions listed under Explanatory Notes 6 to 8. The process of weighting ensures that the survey estimates conform to person benchmarks by state, part of state, age and sex, and to household benchmarks by state, part of state and household composition. These benchmarks are produced from estimates of the resident population derived independently of the survey.
- RELIABILITY OF THE ESTIMATES
- 14** Estimates in this publication are subject to sampling and non-sampling errors:
- Sampling error is the difference between the published estimate and the value that would have been produced if all dwellings had been included in the survey. For more information see the Technical Note.
 - Non-sampling errors are inaccuracies that occur because of imperfections in reporting by respondents and interviewers and errors made in coding and processing data. These inaccuracies may occur in any enumeration, whether it be a full count or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and effective processing procedures.
- CLASSIFICATIONS USED
- 15** Country of birth data are classified according to the *Standard Australian Classification of Countries (SACC), 1998* (cat. no. 1269.0).

EXPLANATORY NOTES *continued*

CLASSIFICATIONS USED *continued*

16 From 2006, occupation data are classified according to ANZSCO—*Australian and New Zealand Standard Classification of Occupations, First Edition, 2006* (cat. no. 1220.0). This new classification replaces ASCO—*Australian Standard Classification of Occupations, Second Edition, 1997* (cat. no. 1220.0). Data classified according to ASCO can be obtained on request.

17 Also from 2006, industry data are classified according to the *Australian and New Zealand Standard Industrial Classification (ANZSIC), 2006* (cat. no. 1292.0). This new classification replaces the *Australian and New Zealand Standard Industrial Classification (ANZSIC), 1993* (cat. no. 1292.0). Data classified according to ANZSIC 1993 can be obtained on request.

18 Educational attainment data are classified according to the *Australian Standard Classification of Education (ASCED)* (cat. no. 1272.0).

COMPARABILITY WITH MONTHLY LFS STATISTICS

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

PREVIOUS SURVEYS

20 The Retirement and Retirement Intentions survey was last conducted in the 2004–05 financial year. Results of this survey were published in:

- *Retirement and Retirement Intentions, Australia, August 2004 to June 2005* (cat. no. 6238.0)

CHANGES IN THIS ISSUE

21 The data item 'intentions to retire from full-time or part-time work' and the population 'intends to retire from the labour force' are determined from responses to a question on 'age intends to permanently give up work'. In 2004–05, people who answered 'don't know' were included in the 'intends to retire' population. For the 2006–07 survey, the 'don't know category' was replaced with the categories 'don't know age will retire' and 'don't know whether will retire'. People who reported 'don't know age will retire' are again included with the 'intends to retire' population whereas people who reported 'did not know whether will retire' are excluded from this population. As a result, the data is presented differently for 2006–07. A comparison with 2004–05 data is given in table 2, and a broad summary is given below. This change has had the effect of slightly decreasing the number who intend to retire. This should be kept in mind when making any comparisons (see table below).

EXPLANATORY NOTES *continued*

CHANGES IN THIS ISSUE
continued

PERSONS AGED 45 YEARS AND OVER IN THE LABOUR FORCE, Retirement intentions

	2004-05	2006-07
	'000	'000
Full-time workers(a)	2 574.9	2 739.8
Intends to retire from the labour force	2 298.9	2 209.0
Did not know whether will retire(b)	na	249.3
Never intends to retire	276.0	281.5
Part-time workers(a)	1 056.8	1 112.8
Intends to retire from the labour force	956.9	889.3
Did not know whether will retire(b)	na	134.7
Never intends to retire	99.9	88.8
Unemployed	113.2	118.8
Intends to retire from the labour force	100.5	82.0
Did not know whether will retire(b)	na	*14.0
Never intends to retire	*8.5	*9.0
Had never worked	*4.3	*14.0
In the labour force	3 744.9	3 971.4
Intends to retire from the labour force	3 356.3	3 180.3
Did not know whether will retire(b)	na	398.0
Never intends to retire	384.4	379.3
Had never worked	*4.3	*14.0

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

na not available

(a) Based on hours usually worked per week (in all jobs).

(b) Data not collected in 2004-05.

22 In 2006-07, an additional category of 'partner's income' was included in the following data items: 'all/main source of income at retirement' for those people who had retired, and 'all/main expected source of income at retirement' for those people intending to retire. In 2004-05, people relying on their partner's income would have been included in the 'other' or 'no income' categories (see tables below).

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE

	2004-05	2006-07
<i>Main source of income at retirement</i>	'000	'000
Relies on partner's income(a)	na	853.6
Other	546.3	81.4
No income - living off assets etc	384.7	141.4
sub total	931.0	1 076.4
Persons who have retired from the labour force	3 000.1	3 081.9

na not available

(a) Data not collected in 2004-05

EXPLANATORY NOTES *continued*

CHANGES IN THIS ISSUE

continued

PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE

	2004-05	2006-07
<i>Main expected source of income at retirement</i>	'000	'000
Will rely on partner's income(a)	na	205.1
Other	141.5	41.0
No income - living off assets etc	116.7	60.3
<i>sub total</i>	258.2	306.3
Persons who intend to retire from the labour force	3 356.2	3 180.3

na not available

(a) Data not collected in 2004-05

23 For the data item 'Main source of current (personal) income' the category 'partner's income' cannot be separately identified because of the way the data are collected.

NEXT SURVEY

24 The ABS plans to conduct this survey again during the 2008-09 financial year.

ACKNOWLEDGEMENT

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

PRODUCTS AND SERVICES

Spreadsheets

26 An electronic version of the tables released in this publication is available on the ABS web site in spreadsheets (cat. no. 6238.0). The spreadsheets present the tables and the related RSEs for each publication table.

Unit record file

27 An expanded Confidentialised Unit Record File (CURF) will be released in early 2008 from the 2006-07 MPHS subject to the approval of the Australian Statistician. This CURF will be accessible only through the RADL. The CURF will be available in SAS, STATA and SPSS format. A full range of up-to-date information about the availability of ABS CURFs and about applying for access to CURFs is available via the ABS website < <http://www.abs.gov.au> > (see Services We Provide - CURF Microdata). Inquiries to the ABS CURF Management Unit should be e-mailed to <curf.management@abs.gov.au>, or telephone (02) 6252 7714.

RELATED PUBLICATIONS

28 ABS publications which may also be of interest include:

- *Australian Labour Market Statistics* (cat. no. 6105.0)
- *Job Search Experience, Australia* (cat. no. 6222.0)
- *Underemployed Workers, Australia* (cat. no. 6265.0)
- *Persons Not in the Labour Force, Australia* (cat. no. 6220.0)
- *Labour Force, Australia* (cat. no. 6202.0)
- *Employment Arrangements and Superannuation, Australia* (cat. no. 6361.0)
- *Labour Statistics: Concepts, Sources and Methods* (cat. no. 6102.0.55.001)
- *Household Use of Information Technology, Australia* (cat. no. 8146.0)

29 Current publications and other products released by the ABS are available from the *Statistics Page* on the ABS website. The ABS also issues a daily *Release Advice* on the website which details products to be released in the week ahead.

ABBREVIATIONS

'000	thousand
ABS	Australian Bureau of Statistics
ANZSCO	Australian and New Zealand Standard Classification of Occupations
ANZSIC	Australian and New Zealand Standard Industrial Classification

EXPLANATORY NOTES *continued*

ASCED	Australian Standard Classification of Education
ASCO	Australian Standard Classification of Occupations
CURF	confidentialised unit record file
LFS	Labour Force Survey
MPHS	Multi-Purpose Household Survey
MPS	Monthly Population Survey
OMIE	owner manager of incorporated enterprise
RSE	relative standard error
SACC	Standard Australian Classification of Countries
SE	standard error

APPENDIX POPULATIONS AND DATA ITEMS LIST

DATA AVAILABLE ON REQUEST

Details of the data items available from the Retirement and Retirement Intentions topic are available on the ABS website. They are available in an Excel spreadsheet, as a data cube (Appendix – RRI/BI 2006–07 Populations and Data Items List).

The population(s) for a particular data item refers to the people in the survey to whom the data relates. Where alternate output categories are available for the same data item, these are shown and the data item name is followed by a bracketed numeral (e.g. country of birth (2)).

Note: The populations for this topic are numbered from 16-24. Populations 1-15 relate to the Barriers and Incentives topic (cat.no. 6239.0) alongside which this survey was run.

For more information about ABS data available on request, contact Tracey Chester on Canberra (02) 6252 5609, or by facsimile on (02) 6252 5260, or by email to <tracey.chester@abs.gov.au>.

TECHNICAL NOTE DATA QUALITY

INTRODUCTION

1 Since the estimates published in this publication are based on information obtained from occupants of a sample of dwellings, they are subject to sampling variability. That is, they may differ from those estimates that would have been produced if all dwellings had been included in the survey. One measure of the likely difference is given by the standard error (SE), which indicates the extent to which an estimate might have varied by chance because only a sample of dwellings (or occupants) was included. There are about two chances in three (67%) that a sample estimate will differ by less than one SE from the number that would have been obtained if all dwellings had been included, and about 19 chances in 20 (95%) that the difference will be less than two SEs.

2 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.

$$RSE\% = (SE/estimate) \times 100$$

3 RSEs for Retirement and Retirement Intentions estimates have been calculated using the Jackknife method of variance estimation. This process involves the calculation of 30 'replicate' estimates based on 30 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.

4 Limited publication space does not allow for the separate indication of the SEs and/or RSEs of all the estimates in this publication. However, RSEs for all these estimates are available free-of-charge on the ABS web site <www.abs.gov.au>, released in spreadsheet format as an attachment to this publication, Retirement and Retirement Intentions, Australia (cat. no. 6238.0). As a guide, the population estimates and RSEs for selected data from tables 1 and 3 are presented at table T1 and table T2 in this Technical Note.

5 In the tables in this publication, only estimates (numbers, percentages, means and medians) with RSEs less than 25% are considered sufficiently reliable for most purposes. However, estimates with larger RSEs have been included and are preceded by an asterisk (e.g. *13.5) to indicate they are subject to high SEs and should be used with caution. Estimates with RSEs greater than 50% are preceded by a double asterisk (e.g. **2.1) to indicate that they are considered too unreliable for general use.

CALCULATION OF STANDARD ERROR AND RELATIVE STANDARD ERROR

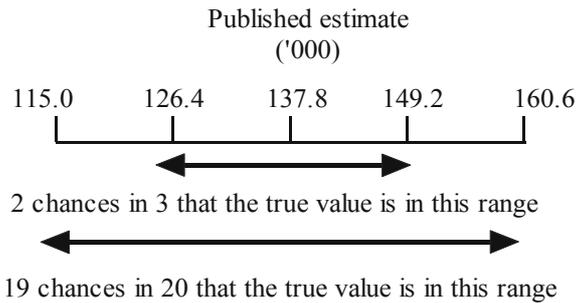
6 The RSEs have been derived using the Jackknife method. SEs can be calculated using the estimates (counts or means) and the corresponding RSEs.

7 An example of the calculation of the SE from an RSE follows. Table T2 shows that the estimated number of females aged 55–59 who retired from the labour force aged less than 55 years is 137,800, and the RSE for this estimate is 8.3%. The SE is:

$$\begin{aligned} SE \text{ of estimate} &= (RSE / 100) \times \text{estimate} \\ &= 0.083 \times 137,800 \\ &= 11,400 \text{ (rounded to the nearest 100)} \end{aligned}$$

8 Therefore, there are about two chances in three that the value that would have been produced if all dwellings had been included in the survey will fall within the range 126,400 to 149,200 and about 19 chances in 20 that the value will fall within the range 115,000 to 160,600. This example is illustrated in the following diagram.

CALCULATION OF STANDARD
ERROR AND RELATIVE
STANDARD ERROR *continued*



PROPORTIONS AND
PERCENTAGES

9 Proportions and percentages formed from the ratio of two estimates are also subject to sampling errors. The size of the error depends on the accuracy of both the numerator and the denominator. A formula to approximate the RSE of a proportion is given below. This formula is only valid when x is a subset of y.

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

10 Considering table T2, of the 1,719,300 females who were retired from labour force, 995,700 or 57.9% were aged less than 55 years at retirement. The RSE of 995,700 is 3.1% and the RSE for 1,719,300 is 1.7% (as shown in the corresponding RSE table for T2). Applying the above formula, the RSE for the proportion of females who retired aged less than 55 years is:

$$RSE = \sqrt{(3.1)^2 - (1.7)^2} = 2.6\%$$

11 Therefore, the SE for the proportion of females who retired from the labour force aged less than 55 years is 1.5 percentage points (= (57.9/100) x 2.6). Therefore, there are about two chances in three that the proportion of females who retired from the labour force aged less than 55 years is between 56.4% and 59.4%, and 19 chances in 20 that the proportion is within the range 54.9% to 60.9%.

SUMS OR DIFFERENCES
BETWEEN ESTIMATES

12 Published estimates may also be used to calculate the sum of, or difference between, two survey estimates (of numbers, means or percentages). Such estimates are also subject to sampling error.

13 The sampling error of the difference between two estimates depends on their SEs and the relationship (correlation) between them. An approximate SE of the difference between two estimates (x-y) may be calculated by the following formula:

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

14 The sampling error of the sum of two estimates is calculated in a similar way. An approximate SE of the sum of two estimates (x + y) may be calculated by the following formula:

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

15 An example follows. From paragraph 7 the estimated number of females aged 55-59 who retired from the labour force aged less than 55 years is 137,800 and the SE is 11,400. From table T2, the estimate of females aged 60-64 who retired from the labour force aged less than 55 years old is 161,600, the RSE is 7.6% and the SE is 12,300. The estimate of females aged 55-64 who retired from the labour force aged less than 55 years is:

$$137,800 + 161,600 = 299,400$$

TECHNICAL NOTE DATA QUALITY *continued*

SUMS OR DIFFERENCES BETWEEN ESTIMATES *continued*

16 The SE of the estimate of females aged 55–64 who retired from the labour force aged less than 55 years is:

$$SE = \sqrt{(11,400)^2 + (12,300)^2}$$

=16,800 (rounded to the nearest 100)

17 Therefore, there are about two chances in three that the value that would have been produced if all dwellings had been included in the survey will fall within the range 282,600 to 316,200 and about 19 chances in 20 that the value will fall within the range 265,800 to 333,000.

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

TECHNICAL NOTE DATA QUALITY *continued*

SELECTED ESTIMATES AND
RSES

T1: PERSONS AGED 45 YEARS AND OVER, Retirement and retirement intentions—By labour force status and age

		MALES	FEMALES	PERSONS
In the labour force	'000	2 207.2	1 764.3	3 971.4
Employed	'000	2 153.2	1 699.4	3 852.5
Full-time workers	'000	1 834.6	905.2	2 739.8
Intends to continue with full-time work:	'000	508.5	246.6	755.1
Intends to retire from the labour force	'000	474.9	227.9	702.8
Did not know whether intends to retire from the labour force	'000	33.6	*18.7	52.3
Intends to retire from full-time work and work part-time:	'000	715.6	384.6	1 100.2
Intends to retire from the labour force	'000	573.2	337.1	910.3
Never intends or did not know whether intends to retire from the labour force	'000	142.3	47.5	189.9
Did not know whether intends to take up part-time work:	'000	484.5	234.9	719.4
Intends to retire from the labour force	'000	401.9	194.0	595.9
Never intends or did not know whether intends to retire from the labour force	'000	82.6	40.9	123.5
Never intends to retire from full-time work	'000	126.1	39.0	165.1
Part-time workers	'000	318.5	794.2	1 112.8
Intends to retire	'000	238.7	650.6	889.3
Did not know whether will retire	'000	45.2	89.5	134.7
Never intends to retire	'000	34.7	54.1	88.8
Unemployed	'000	54.0	64.9	118.9
Not in the labour force	'000	1 532.1	2 197.7	3 729.8
Retired from the labour force	'000	1 362.6	1 719.3	3 081.9
Not retired from the labour force	'000	136.2	193.2	329.4
Intends to look for, or take up, full-time work in the future	'000	83.8	121.1	204.9
Intends to look for, or take up, part-time work in the future	'000	52.4	72.1	124.5
Had never worked	'000	33.4	285.2	318.6
Total	'000	3 739.3	3 962.0	7 701.3
In the labour force	RSE%	1.3	1.6	1.1
Employed	RSE%	1.3	1.7	1.1
Full-time workers	RSE%	1.5	3.9	1.6
Intends to continue with full-time work:	RSE%	4.3	10.1	4.3
Intends to retire from the labour force	RSE%	4.3	11.4	4.6
Did not know whether intends to retire from the labour force	RSE%	22.4	36.9	18.1
Intends to retire from full-time work and work part-time:	RSE%	4.0	4.5	3.3
Intends to retire from the labour force	RSE%	4.6	5.0	3.6
Never intends or did not know whether intends to retire from the labour force	RSE%	10.5	17.1	9.4
Did not know whether intends to take up part-time work:	RSE%	4.5	7.5	3.4
Intends to retire from the labour force	RSE%	5.6	8.1	3.4
Never intends or did not know whether intends to retire from the labour force	RSE%	12.9	19.3	11.2
Never intends to retire from full-time work	RSE%	12.6	19.0	10.8
Part-time workers	RSE%	7.0	4.7	4.3
Intends to retire	RSE%	7.8	5.4	5.0
Did not know whether will retire	RSE%	16.5	11.1	9.0
Never intends to retire	RSE%	23.4	17.3	14.7
Unemployed	RSE%	18.3	15.2	11.0
Not in the labour force	RSE%	1.9	1.2	1.2
Retired from the labour force	RSE%	2.1	1.7	1.4
Not retired from the labour force	RSE%	12.0	7.9	7.2
Intends to look for, or take up, full-time work in the future	RSE%	12.9	9.3	7.2
Intends to look for, or take up, part-time work in the future	RSE%	18.1	15.1	12.6
Had never worked	RSE%	15.3	5.9	5.5
Total	RSE%	—	—	—

* estimate has a relative standard error of 25% to 50% and should be used with caution — nil or rounded to zero (including null cells)

TECHNICAL NOTE DATA QUALITY *continued*

SELECTED ESTIMATES AND
RSES *continued*

T2: PERSONS AGED 45 YEARS AND OVER: WHO HAVE RETIRED FROM
THE LABOUR FORCE

		AGE AT RETIREMENT FROM THE LABOUR FORCE					
		Less than 55	55-59	60-64	65-69	70 and over	Total
Males							
45-49	'000	44.3	—	—	—	—	44.3
50-54	'000	47.7	—	—	—	—	47.7
55-59	'000	73.3	30.0	—	—	—	103.4
60-64	'000	68.1	86.5	30.2	—	—	184.9
65-69	'000	50.1	75.7	86.0	48.4	—	260.2
70 and over	'000	84.2	156.1	252.6	166.4	62.9	722.2
Total	'000	367.8	348.4	368.8	214.7	62.9	1 362.6
Females							
45-49	'000	43.2	—	—	—	—	43.2
50-54	'000	84.6	—	—	—	—	84.6
55-59	'000	137.8	*41.0	—	—	—	178.8
60-64	'000	161.6	75.5	46.1	—	—	283.2
65-69	'000	159.7	58.1	74.4	18.0	—	310.2
70 and over	'000	408.8	174.4	135.8	68.2	32.1	819.3
Total	'000	995.7	349.0	256.3	86.2	32.1	1 719.3
Persons							
45-49	'000	87.5	—	—	—	—	87.5
50-54	'000	132.3	—	—	—	—	132.3
55-59	'000	211.2	71.0	—	—	—	282.2
60-64	'000	229.7	162.0	76.4	—	—	468.1
65-69	'000	209.8	133.8	160.4	66.4	—	570.4
70 and over	'000	493.1	330.5	388.3	234.5	95.0	1 541.4
Total	'000	1 363.4	697.4	625.1	300.9	95.0	3 081.9
Males							
45-49	RSE%	16.8	—	—	—	—	16.8
50-54	RSE%	16.1	—	—	—	—	16.1
55-59	RSE%	11.6	20.1	—	—	—	10.7
60-64	RSE%	13.9	10.1	21.2	—	—	7.6
65-69	RSE%	18.0	14.2	14.4	15.5	—	4.8
70 and over	RSE%	10.1	9.4	5.8	8.6	13.5	1.4
Total	RSE%	5.9	7.5	5.9	7.3	13.5	2.1
Females							
45-49	RSE%	16.1	—	—	—	—	16.1
50-54	RSE%	9.7	—	—	—	—	9.7
55-59	RSE%	8.3	27.1	—	—	—	9.8
60-64	RSE%	7.6	10.3	19.8	—	—	4.6
65-69	RSE%	6.6	15.5	11.6	23.2	—	3.6
70 and over	RSE%	4.7	6.1	8.8	16.0	23.3	1.6
Total	RSE%	3.1	4.7	6.3	14.3	23.3	1.7
Persons							
45-49	RSE%	10.8	—	—	—	—	10.8
50-54	RSE%	7.8	—	—	—	—	7.8
55-59	RSE%	7.0	16.4	—	—	—	7.6
60-64	RSE%	6.8	6.1	14.1	—	—	4.0
65-69	RSE%	5.9	9.8	10.0	13.4	—	3.0
70 and over	RSE%	4.5	4.8	5.0	7.5	9.9	1.1
Total	RSE%	2.8	4.3	3.9	7.2	9.9	1.4

* estimate has a relative standard error of 25% to 50% and should be used with caution
— nil or rounded to zero (including null cells)

GLOSSARY

Actively looking for work	People who were taking active steps to find work. Active steps comprise: <ul style="list-style-type: none">■ registering with a Job Network employment agency■ contacting an employment agency■ contacting prospective employers■ answering a newspaper advertisement for a job■ checking Centrelink touch screens■ checking factory notice boards■ advertising or tendering for work
Current job	The job in which a person currently works.
Duration of current main job/last job	Length of time worked in current main job/last job.
Educational attainment	Level of highest educational attainment identifies the highest achievement a person has attained in any area of study. It is defined as the highest educational attainment a person has achieved, and is not a measurement of relative importance of different fields of study.
Employed	People who, during the reference week: <ul style="list-style-type: none">■ worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (comprising employees, employers and own account workers); or■ worked for one hour or more without pay in a family business or on a farm (i.e. contributing family workers); or■ were employees who had a job but were not at work and were:<ul style="list-style-type: none">■ away from work for less than four weeks up to the end of the reference week; or■ away from work for more than four 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■ away from work as a standard work or shift arrangement; or■ on strike or locked out; or■ on workers' compensation and expected to return to their job; or■ were employers or own account workers who had a job, business or farm, but were not at work.
Employees	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.
Employees (excluding OMIEs) with paid leave entitlements	Employees (excluding Owner Managers of Incorporated Enterprises) (OMIEs), who were entitled to either paid sick leave or paid holiday leave (or both).
Employees (excluding OMIEs) without paid leave entitlements	Employees (excluding OMIEs), who were not entitled to, or did not know whether they were entitled to, paid sick and paid holiday leave.
Employers	People who operate their own unincorporated economic enterprise or engage independently in a profession or trade and hire one or more employees.

GLOSSARY *continued*

Employment types	Classification of employed people according to the following employment type categories on the basis of their main job (that is, the job in which they usually work the most hours): Employees (excluding owner managers of incorporated enterprises) <ul style="list-style-type: none">■ with paid leave entitlements■ without paid leave entitlements Owner managers <ul style="list-style-type: none">■ owner managers of incorporated enterprises■ owner managers of unincorporated enterprises Contributing family workers
Family	Two or more people, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering; and who are usually resident in the same household. The basis of a family is formed by identifying the presence of a couple relationship, lone parent-child relationship or other blood relationship. Some households will, therefore, contain more than one family.
Full-time workers (usual)	Employed people who usually work 35 hours or more a week (in all jobs).
Government pension/allowance	Income support payments from government to people under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick people, families and children, veterans and their survivors, and study allowances for students. Payments made by overseas governments as well as the Australian government are included.
Gross income	Regular and recurring cash receipts including monies received from wages and salaries, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, scholarships, profit or loss from own unincorporated business or partnership, and property income. Gross income is the sum of current income from all these sources before income tax or the Medicare levy have been deducted.
Group jack-knife method	This method of calculating standard errors starts by dividing the survey sample into a number of approximately equal-sized groups (replicate groups). Replicate estimates of the population total are then calculated from the sample by excluding each replicate group in turn. The jack-knife variance is derived from the variation of the respective replicate estimates around the estimate based on the whole sample.
Had ever worked for two weeks or more / had worked at some time	People who have previously worked for two weeks or more.
Had previously worked	People who are not in the labour force or are unemployed, who have previously worked for two weeks or more, less than 20 years ago.
Incorporated enterprise	An enterprise which is registered as a separate legal entity to its members or owners. Also known as a limited liability company.
Industry	In this publication, industry relates to a group of businesses or organisations that perform similar sets of activities in terms of the production of goods and services. Industry is classified according to the <i>Australian and New Zealand Standard Industrial Classification (ANZSIC), 2006</i> (cat.no.1292.0).

GLOSSARY *continued*

Intends to retire from the labour force	Those people who indicated that they intend to give up all labour force activity, that is working or looking for work.
Labour force	The civilian population can be split into two mutually exclusive groups: the labour force (employed and unemployed people) and people not in the labour force.
Last job	Refers to last job less than 20 years ago.
Main English-speaking countries	The list of Main English Speaking Countries provided here is not an attempt to classify countries on the basis of whether or not English is the predominant or official language of each country. It is a list of the main countries from which Australia receives, or has received, significant numbers of overseas settlers who are likely to speak English. These countries comprise the United Kingdom, the Republic of Ireland, New Zealand, Canada, South Africa, and the United States of America.
Main job	The job in which most hours were usually worked.
Non-school qualification	Non-school qualifications are awarded for educational attainments other than those of pre-primary, primary or secondary education. They include qualifications at the Post Graduate Degree level, Master Degree level, Graduate Diploma and Graduate Certificate level, Bachelor Degree level, Advanced Diploma and Diploma level, and Certificates I, II, III and IV levels. Non-school qualifications may be attained concurrently with school qualifications.
Not employed	People who are either unemployed or not in the labour force.
Not retired from the labour force	People aged 45 years and over who have, at some time, worked for two weeks or more and were not retired from the labour force. That is, either employed, unemployed or intending to look for, or take up, work in the future.
Occupation	In this publication occupation relates to a collection of jobs that are sufficiently similar in their main tasks to be grouped together for the purposes of classification. Occupation is classified according to ANZSCO - <i>Australian and New Zealand Standard Classification of Occupations, First Edition, 2006</i> (cat.no.1220.0).
Owner managers	People who work in their own business, with or without employees, whether or not the business is of limited liability.
Owner managers of incorporated enterprises	People who work in their own incorporated enterprise, that is, a business entity which is registered as a separate legal entity to its members or owners (also known as a limited liability company).
Owner managers of unincorporated enterprises	People 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. Includes those engaged independently in a trade or profession.
Part-time workers (usual)	Employed people who usually work less than 35 hours a week (in all jobs).
People in the labour force	People who were classified as being in the labour force, that is, either employed or unemployed.
People not in the labour force	People who were not in the categories 'employed' or 'unemployed' as defined.

GLOSSARY *continued*

Reference week	The week preceding the week in which the interview was conducted.
Relationship in household	The relationship of people who live in the same household.
Retired from the labour force	People who had previously worked for two weeks or more and had retired from work or looking for work, and did not intend to look for, or take up, work in the future.
Retirement scheme	Includes superannuation schemes, life assurance policies or similar schemes that provide financial benefit when a person leaves work.
Status in employment	Employed people classified by whether they were employees, employers, own account workers, or contributing family workers.
Superannuation scheme	Any fund, association or organisation set up for the purpose of providing financial cover for members when they retire from work. For this survey, information about superannuation scheme membership was collected if the respondent indicated that contributions had been made to a scheme. Contributions could either have been made by the respondent, the respondent's partner or the respondent's employer.
Unemployed	People who were not employed during the reference week, and: <ul style="list-style-type: none">■ had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and were available for work in the reference week; or■ 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.
Unincorporated enterprise	A business entity in which the owner and the business are legally inseparable, so that the owner is liable for any business debts that are incurred.
Usual number of hours	The number of hours usually worked in a week in all jobs.

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