



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.

NOTES

- 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 Multipurpose Household Survey (MPHS), conducted throughout Australia during the 2008–09 financial year, as a supplement to the Australian Bureau of Statistics (ABS) monthly Labour Force Survey (LFS).
- Information on the other topics collected in the 2008–09 MPHS can be found in paragraph 1 of the Explanatory Notes.
- CHANGES IN THIS ISSUE** New content was added to the 2008–09 survey including transition to retirement plans and plans for a healthy/active retirement. See paragraphs 22–24 of the Explanatory Notes for more information. There have been changes to tables to incorporate some improvements together with a number of new tables (4, 9, 11, 13 and 15).
- 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.
- Sample reductions in the Labour Force Survey, see information paper: *Labour Force Survey Sample Design, Nov. 2007 (Second edition)* (cat. no. 6269.0), resulted in the 2008–09 MPHS having a marginally smaller sample size than in 2006–07.
- ROUNDING** As estimates have been rounded, discrepancies may occur between sums of the component items and totals.

Brian Pink
Australian Statistician

SUMMARY OF FINDINGS

OVERVIEW

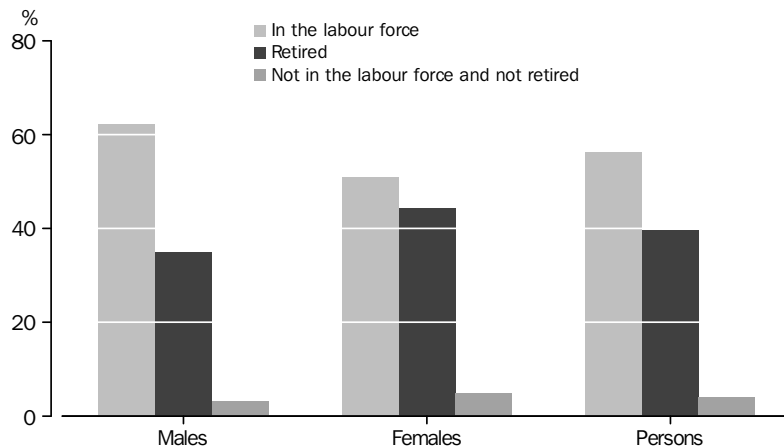
The 2008–09 Multipurpose Household Survey (MPHS) revealed that of the 7.6 million people aged 45 years and over who had, at some time, worked for two weeks or more, 4.3 million (56%) were in the labour force, 3.0 million (40%) had retired from the labour force, and the remaining 305,300 (4%) were not 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 22% of 55–59 year olds, 70% of 65–69 year olds and 91% of those aged 70 years and over.

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 2008–09, 62% of men aged 45 years and over were in the labour force, 35% had retired, and 3% were not in the labour force but had not yet retired. In contrast, 51% of women aged 45 years and over were in the labour force, 44% 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



RETIRED FROM THE LABOUR FORCE

There were 3.0 million people aged 45 years and over who reported that they were retired from the labour force. This group comprised 1.3 million men and 1.7 million women. Half of all retired people were aged 70 years and over (54% of retired men and 47% 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 2008–09. 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 1984 (aged 65 years in 2009) would more likely be alive to participate in this survey than a person who retired aged 65 years in 1984 (aged 90 years in 2009). 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 35% of the retired population included in this publication retired more than 20 years ago.

SUMMARY OF FINDINGS *continued*

Age at retirement continued

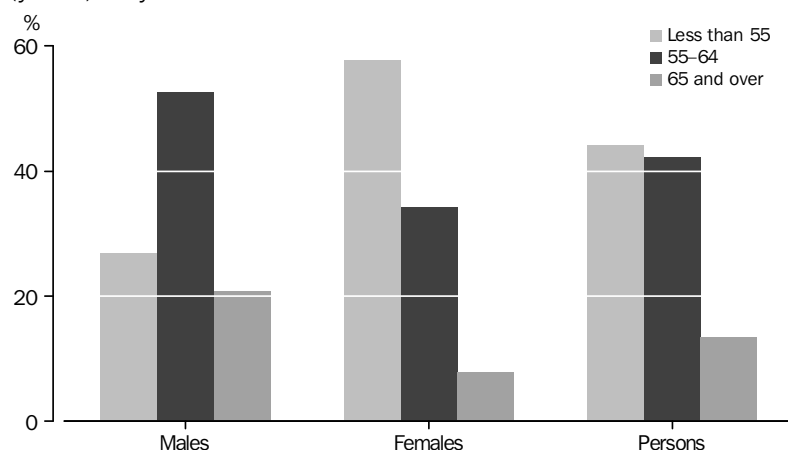
The average age at retirement from the labour force for people aged 45 years and over in 2008–09 was 53 years (58 years for men and 49 years for women). Of the 1.3 million men who had retired from the labour force:

- 27% had retired aged less than 55 years;
- 53% had retired aged 55–64 years; and
- 21% 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;
- 34% had retired aged 55–64 years; and
- 8% had retired aged 65 years and over.

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



The average age at retirement for recent retirees (those who have retired in the last five years) was 60.2 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 61.1 years for men and 59.2 years for women).

Reasons for ceasing last job

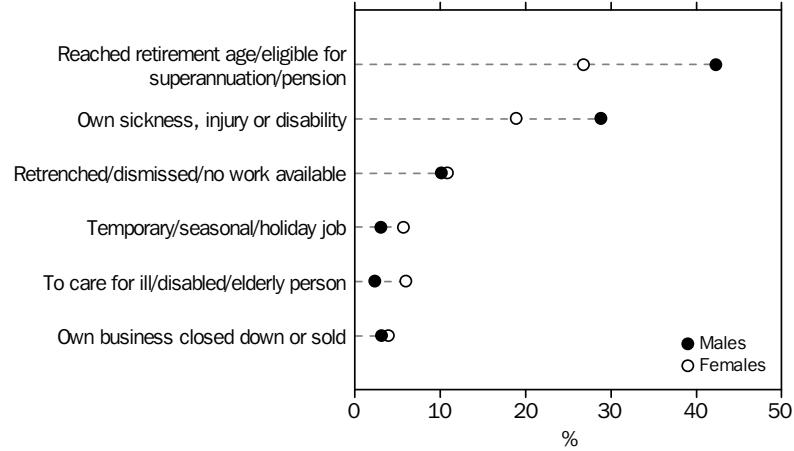
Of the 2 million retired people who had worked in the last 20 years, 93% had held a full-time job at some stage. For nearly three-quarters (74%) of those who held a full-time job, their last job held prior to retirement was full time. The remainder worked part time before retiring.

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 27% 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 11% of women).

SUMMARY OF FINDINGS *continued*

Reasons for ceasing last job continued

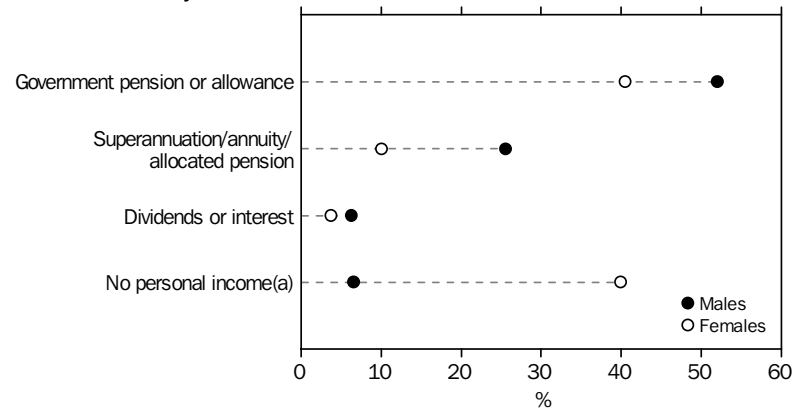
PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE, Selected main reason for ceasing last job—by sex



Sources of income during retirement

For men, the most commonly reported main source of personal income at retirement was a 'Government pension or allowance' (52%), followed by 'superannuation or annuity' (26%). Although a 'Government pension or allowance' was also the most common source among women (40%), this was followed closely by 'no personal income' (40%). Of the women who reported 'no personal income', 91% reported 'partner's income' as their main source of funds for meeting living costs at retirement.

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



(a) Includes people living off savings, assets, partner's income etc.

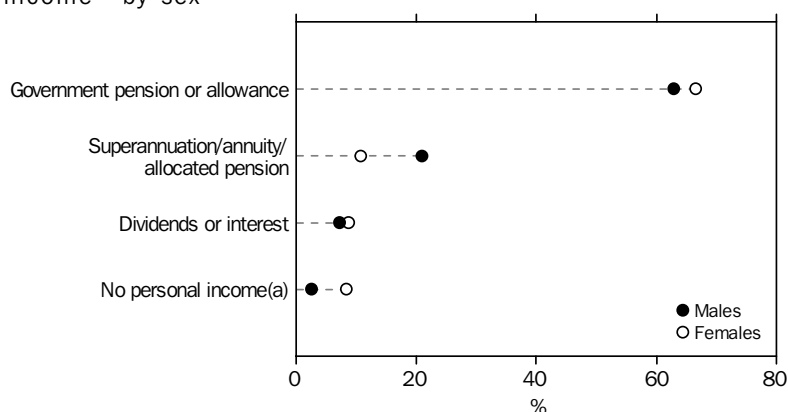
For many people, their main source of personal income during retirement changed from that at the beginning of retirement with more people becoming reliant on a 'Government pension or allowance'. While just under 1.4 million (46%) of those aged 45 years and over who had retired reported that a 'Government pension or allowance' was their main source of personal income at retirement, almost 2 million (65% of all those who were retired) indicated that this was now their main source of current income. This represents an increase of 43% compared with the number of people who stated that it was their main source of personal income at retirement. The next most commonly reported main sources of current personal income were 'superannuation or annuity' (15%) and 'dividends or interest' (8%).

SUMMARY OF FINDINGS *continued*

Sources of income during retirement continued

Although women reporting 'no personal income' as their main source of personal income decreased from 40% at retirement to 8% for current income, a similar proportion (88%) reported 'partner's income' as their main source of funds for meeting current living costs.

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



(a) Includes people living off savings, assets, partner's income etc.

More than half of those whose main source of income at retirement was 'superannuation or annuity', 'dividends or interest' or 'rental property income' continued to rely on them as their main source of current income (64%, 51% and 54% respectively).

Superannuation scheme membership

Of the 3.0 million people aged 45 years or over who were retired from the labour force, 1.7 million (56%) 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 (69%) of retired men aged 45 years and over had contributed compared to 46% of women. Of those who had made contributions, 58% had received all or part of their superannuation funds as a lump sum payment (58% of men and 57% 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 (34% of men and 32% of women), to buy or pay off a motor vehicle (15% of men and 11% of women), or clear other outstanding debts (13% of men and 14% of women). Some reinvested their lump sum payment into a bank account, personal savings or other investment (24% of men and 19% of women), or an approved deposit fund, deferred annuity or other superannuation scheme (23% of men and 16% of women).

Of the 1.7 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.

Health and housing expenses in retirement

Of the 3.0 million people aged 45 years or over who were retired from the labour force, more than three-quarters (76%) were home owners without a mortgage, less than half (47%) had private health insurance and 59% considered their health to be good, very good or excellent.

SUMMARY OF FINDINGS *continued*

PREVIOUSLY RETIRED

There were 217,700 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 (144,500), and most of these women were in the labour force at the time of survey (120,400).

The most commonly reported reasons for returning to the labour force were 'financial need' (44%), 'bored/needed something to do' (35%) and 'interesting opportunity came up' (12%).

INTENTIONS TO RETIRE FROM THE LABOUR FORCE

Of the 4.3 million people in the labour force aged 45 years and over, 3.4 million (78%) indicated that they intend to retire from the labour force in the future. Of the remaining 954,700 people:

- 377,600 did not know whether they intend to retire from the labour force;
- 575,400 never intend to retire from the labour force; and
- 1,600 were unemployed and had never worked.

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

	2004-05	2006-07	2008-09
	'000	'000	'000
Full-time workers(a)	2 574.9	2 739.8	2 964.4
Intends to retire from the labour force	2 298.9	2 209.0	2 337.1
Did not know whether will retire(b)	na	249.3	232.4
Never intends to retire	276.0	281.5	395.0
Part-time workers(a)	1 056.8	1 112.8	1 268.7
Intends to retire from the labour force	956.9	889.3	963.8
Did not know whether will retire(b)	na	134.7	139.6
Never intends to retire	99.9	88.8	165.3
Unemployed	113.2	118.8	82.1
Intends to retire from the labour force	100.5	82.0	59.8
Did not know whether will retire(b)	na	*14.0	*5.6
Never intends to retire	*8.5	*9.0	*15.1
Had never worked	*4.3	*14.0	**1.6
In the labour force	3 744.9	3 971.4	4 315.3
Intends to retire from the labour force	3 356.3	3 180.3	3 360.7
Did not know whether will retire(b)	na	398.0	377.6
Never intends to retire	384.4	379.3	575.4
Had never worked	*4.3	*14.0	**1.6

* 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

na not available

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

(b) Data not collected in 2004-05.

More than two-thirds (71%) of employed people who intended to retire worked full-time. About 38% of these intended to retire from full-time work and then work part-time before retiring from the labour force. Over one-third (35%) 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.

SUMMARY OF FINDINGS *continued*

Plans to phase in retirement

Of the 810,900 people who intended to continue with full-time work until retirement, 73% intended to remain with their current employer and had no further plans to phase in retirement. A further 11% intended to remain with their current employer but with less demanding duties. Of those who planned to work full time until retirement, only 6% intended to change their employer before retiring.

There were 888,900 people who intended to leave full-time work and take up part-time work before retirement. Of these, 61% planned to continue on with their current employer, 21% intended to change their employer and the remaining did not know whether they would change employers. Of those intending to work part time and change their employer, 45% planned to change to a different line of work, 28% planned to work on a contract basis and 28% intended to work more hours from home.

Age intends to retire

Of the 3.4 million people in the labour force who indicated that they intend to retire from the labour force, 1.3 million people (or 38%) did not know the age at which they would retire (35% of men and 41% of women). Of those who did indicate an age:

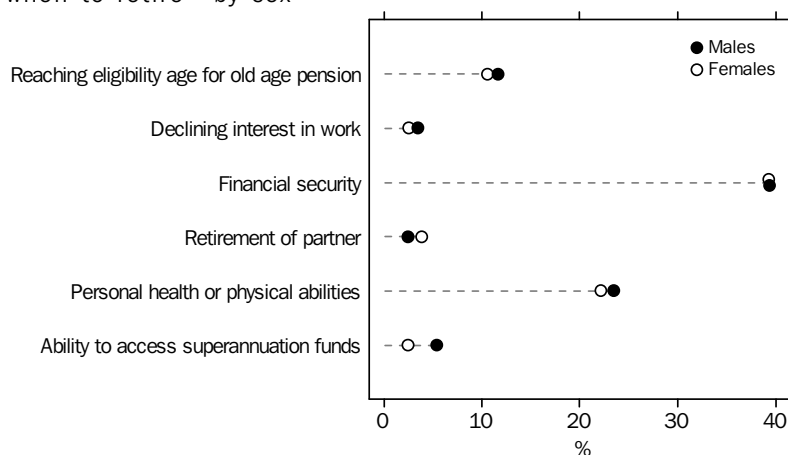
- 12% intend to retire aged 70 years and over (14% of men and 9% of women);
- 46% intend to retire aged 65–69 years (52% of men and 39% of women);
- 29% intend to retire aged 60–64 years (24% of men and 35% of women);
- 12% intend to retire aged 55–59 years (9% of men and 15% of women); and
- 1.4% intend to retire aged 45–54 years (0.7% of men and 2.3% of women).

The average age at which people intended to retire was 63.4 years (64.2 years for men and 62.5 years for women).

Main factor influencing decision about when to retire

For those in the labour force who intend to retire, the most common main factor influencing their decision about when they would retire was 'financial security' (39% of men and 39% of women), 'personal health or physical abilities' (23% of men and 22% of women), and 'reaching the eligibility age for an 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 main factor influencing decision about when to retire—by sex



SUMMARY OF FINDINGS *continued*

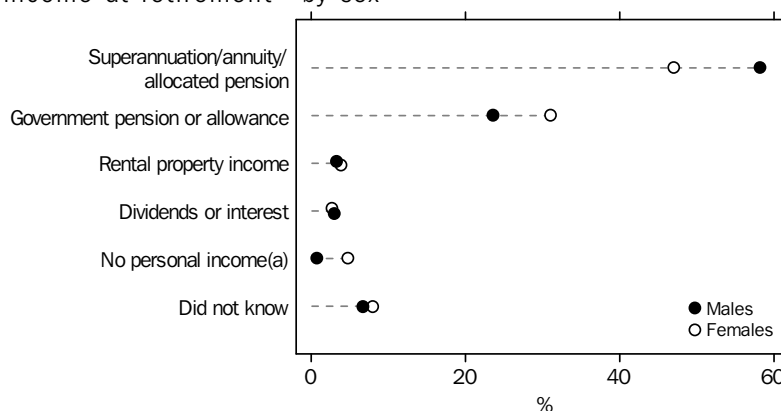
Main expected source of income at retirement

Just over half (53%) of the 3.4 million people aged 45 years and over who indicated that they intend to retire from the labour force reported their main expected source of personal income at retirement as 'superannuation or annuity'. More than half of men who intended to retire reported this (58%), as did 47% 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. Just under 94% of people intending to retire indicated that they had contributed to a superannuation scheme at some time, compared with 56% of people who had already retired.

The second most commonly reported main expected source of personal income was a 'Government pension or allowance' (27%), and this was reported by 24% of men intending to retire and 31% of women. It is interesting to note that 7% 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 7% of men and 8% of women.

The main expected source of funds for meeting living costs at retirement varied between men and women. Although personal income was the most common expected source for both men (77%) and women (65%), 18% of women expected to rely on 'partner's income' in contrast to only 4% of men.

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



(a) Includes people who expected to live off savings, assets, partner's income etc.

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 personal income at retirement. While 46% 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 27% 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. Although 'superannuation or annuity' was reported as their main source of income at retirement by just 17% of those already retired, more than half of those who intended to retire (53%) expected that this would be their main source of income at retirement.

SUMMARY OF FINDINGS *continued*

Main expected source of income at retirement continued

A similar inconsistency emerged for main (expected) source of funds for meeting living costs at retirement. While only 11% of those intending to retire expected to rely on 'partner's income', this was reported as the main source of funds by 31% of those who had already retired.

Plans for a healthy/active retirement

Almost two-thirds (61%) of the 3.4 million people aged 45 years and over who intend to retire from the labour force reported having made plans to be financially secure when they permanently give up work (65% of men and 56% of women). Whilst 33% of men and 28% of women had made plans to be in suitable housing at retirement, similar numbers had not thought at all about their housing needs (31% of men and 33% of women).

Women (42%) were more likely to have thought about doing unpaid voluntary work than men (31%), who had mostly not thought about this at all (44%). With regard to being socially active, mentally active and physically active during retirement, the most common response among those intending to retire was to 'continue with current behaviours' (36%, 34% and 37%, respectively).

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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	689.8	613.7	500.4	346.1	142.0	80.7	2 372.7
Employed	681.9	605.3	493.6	339.4	140.8	80.7	2 341.7
Full-time workers(a)	627.7	567.3	421.7	267.0	88.8	37.8	2 010.4
Intends to continue with full-time work:							
Intends to then retire from the labour force	169.3	153.4	125.3	88.7	*30.2	*14.0	580.9
Did not know whether intends to retire from the labour force	155.0	132.5	111.8	83.0	*26.5	*9.6	518.3
Never intends or did not know whether intends to retire from the labour force	*14.3	*20.9	*13.5	*5.7	**3.8	**4.4	62.6
Intends to retire from full-time work and work part time:							
Intends to then retire from the labour force	225.0	206.8	152.7	79.2	*28.3	**6.9	698.8
Never intends or did not know whether intends to retire from the labour force	198.8	175.4	125.6	66.1	*18.8	**1.7	586.4
Did not know whether intends to take up part-time work:							
Intends to retire from the labour force	26.2	31.4	*27.0	*13.1	*9.5	**5.2	112.4
Never intends or did not know whether intends to retire from the labour force	192.7	151.7	96.1	70.5	*11.6	**0.4	523.1
Intends to retire from the labour force	157.0	127.6	83.3	59.9	*10.3	**0.4	438.5
Never intends or did not know whether intends to retire from the labour force	35.7	*24.1	*12.7	*10.6	**1.3	—	84.5
Never intends to retire from full-time work	*40.7	55.4	*47.6	28.7	*18.7	*16.5	207.6
Part-time workers(a) (b)	54.2	38.0	71.8	72.3	52.0	43.0	331.4
Intends to retire	38.6	24.2	53.1	51.1	39.7	*23.0	229.7
Did not know whether will retire	**5.4	*7.4	*7.9	*9.9	**4.0	**4.2	38.9
Never intends to retire	**10.1	*6.3	*10.8	*11.4	*8.3	15.8	62.7
Unemployed(c)	*7.9	**8.3	*6.8	*6.7	**1.2	—	31.0
Not in the Labour Force	65.4	77.3	130.5	218.3	271.2	749.4	1 512.0
Retired from the labour force	40.1	45.5	101.2	179.8	247.7	718.1	1 332.5
Not retired from the labour force	*19.0	23.7	*17.8	29.3	*14.0	*13.6	117.5
Intends to look for, or take up, full-time work in the future	*15.1	*18.3	*12.3	*23.3	*5.9	*5.8	80.6
Intends to look for, or take up, part-time work in the future	**3.8	**5.5	**5.6	*6.0	*8.1	*7.8	36.9
Had never worked	*6.4	*8.0	*11.4	*9.2	*9.5	*17.6	62.1
Total	755.3	690.9	630.8	564.4	413.2	830.1	3 884.7

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

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

(c) Includes people who intend to retire from the labour force, persons who never intend to retire from the labour force, persons who did not know whether they would retire from the labour force 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	
FEMALES							
In the labour force	661.3	543.4	407.7	221.2	75.0	33.9	1 942.6
Employed	635.7	532.6	399.7	215.4	74.1	33.9	1 891.4
Full-time workers(a)	313.5	311.0	200.9	94.7	*27.4	*6.6	954.1
Intends to continue with full-time work:	83.0	91.2	75.0	45.9	*12.5	**4.8	312.3
Intends to then retire from the labour force	80.1	85.5	73.5	40.9	*10.9	**1.7	292.6
Did not know whether intends to retire from the labour force	**2.9	*5.8	**1.5	**4.9	**1.6	**3.1	*19.7
Intends to retire from full-time work and work part time:	117.6	117.9	83.0	29.1	**4.4	**0.9	352.9
Intends to then retire from the labour force	102.7	96.4	71.9	27.0	**4.4	—	302.5
Never intends or did not know whether intends to retire from the labour force	*14.9	*21.4	*11.1	**2.1	—	**0.9	50.4
Did not know whether intends to take up part-time work:	95.3	90.2	31.0	*11.5	*7.9	—	236.0
Intends to retire from the labour force	75.2	82.1	26.1	*8.8	*6.5	—	198.7
Never intends or did not know whether intends to retire from the labour force	*20.2	*8.1	*4.9	**2.7	**1.4	—	37.3
Never intends to retire from full-time work	*17.5	*11.6	*11.9	*8.2	**2.7	**0.9	52.9
Part-time workers(a) (b)	322.2	221.6	198.9	120.7	46.7	27.4	937.4
Intends to retire	273.6	179.6	157.1	82.8	30.9	*10.1	734.1
Did not know whether will retire	*22.6	*26.4	21.1	*18.4	**5.9	*6.4	100.7
Never intends to retire	26.0	*15.6	20.7	*19.5	*9.9	*10.9	102.5
Unemployed(c)	25.6	*10.9	**8.0	**5.8	**0.8	—	51.1
Not in the Labour Force	117.3	167.4	237.8	347.0	348.3	968.8	2 186.5
Retired from the labour force	51.2	93.2	172.3	281.1	305.3	791.8	1 694.9
Not retired from the labour force	59.2	51.5	36.4	22.8	*5.5	*12.5	187.8
Intends to look for, or take up, full-time work in the future	48.4	37.2	*20.9	**2.9	**1.7	**1.6	112.8
Intends to look for, or take up, part-time work in the future	*10.8	*14.3	*15.4	19.9	*3.8	*10.8	75.0
Had never worked	**6.9	*22.6	29.1	43.0	37.6	164.5	303.8
Total	778.6	710.8	645.5	568.2	423.3	1 002.8	4 129.1

* 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 people who usually work zero hours, but worked during the reference week.

(c) Includes people who intend to retire from the labour force, persons who never intend to retire from the labour force, persons who did not know whether they would retire from the labour force 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	1 351.1	1 157.1	908.1	567.3	217.0	114.7	4 315.3
Employed	1 317.6	1 137.9	893.3	554.8	215.0	114.7	4 233.2
Full-time workers(a)	941.3	878.3	622.6	361.8	116.3	44.3	2 964.4
Intends to continue with full-time work:	252.3	244.6	200.3	134.5	*42.7	*18.8	893.2
Intends to then retire from the labour force	235.1	218.0	185.2	123.9	*37.4	*11.3	810.9
Did not know whether intends to retire from the labour force	*17.2	26.6	*15.1	*10.6	**5.3	**7.5	82.3
Intends to retire from full-time work and work part time:	342.6	324.6	235.7	108.3	32.7	*7.8	1 051.7
Intends to then retire from the labour force	301.5	271.8	197.6	93.2	*23.2	**1.7	888.9
Never intends or did not know whether intends to retire from the labour force(b)	41.1	52.8	38.1	*15.1	*9.5	**6.1	162.8
Did not know whether intends to take up part-time work:	288.0	242.0	127.1	82.0	19.5	**0.4	759.1
Intends to retire from the labour force	232.2	209.7	109.4	68.7	*16.8	**0.4	637.2
Never intends or did not know whether intends to retire from the labour force(c)	55.9	32.2	*17.6	*13.3	**2.7	—	121.8
Never intends to retire from full-time work	58.3	67.0	59.5	36.9	*21.4	*17.4	260.5
Part-time workers(a)(d)	376.4	259.6	270.7	193.0	98.7	70.3	1 268.7
Intends to retire	312.2	203.8	210.2	133.9	70.6	33.1	963.8
Did not know whether will retire	*28.0	*33.8	29.0	28.2	**9.9	*10.6	139.6
Never intends to retire	36.1	21.9	31.5	30.9	18.2	26.7	165.3
Unemployed(e)	33.5	*19.2	*14.9	*12.5	**2.0	—	82.1
Not in the Labour Force	182.7	244.6	368.3	565.2	619.5	1 718.2	3 698.6
Retired from the labour force	91.3	138.7	273.5	460.9	553.0	1 510.0	3 027.4
Not retired from the labour force	78.2	75.2	54.2	52.1	*19.5	*26.1	305.3
Intends to look for, or take up, full-time work in the future	63.6	55.5	33.2	26.2	*7.5	*7.5	193.4
Intends to look for, or take up, part-time work in the future	*14.6	*19.8	*21.0	26.0	*11.9	*18.6	111.9
Had never worked	*13.2	*30.7	40.5	52.2	47.1	182.2	365.9
Total	1 533.9	1 401.7	1 276.4	1 132.5	836.5	1 832.9	8 013.9

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

(b) Includes 74,700 people who did not know whether they will retire from the labour force.

(c) Includes 75,400 people 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 59,800 people who intend to retire from the labour force and 20,700 persons who never intend or did not know whether they would retire from the labour force (5,600 people who did not know, 15,100 people who never intend to retire) and 1,600 people who had never worked.

	2004–05		2006–07		2008–09	
	'000	%	'000	%	'000	%
MALES						
In the labour force	2 091.9	58.5	2 207.2	59.0	2 372.7	61.1
Employed	2 024.0	56.6	2 153.2	57.6	2 341.7	60.3
Full-time workers(a)	1 746.0	48.9	1 834.6	49.1	2 010.4	51.8
Intends to continue with full-time work:	490.8	13.7	508.5	13.6	580.9	15.0
Intends to then retire from the labour force	490.8	13.7	474.9	12.7	518.3	13.3
Did not know whether intends to retire from the labour force(b)	na	na	33.6	0.9	62.6	1.6
Intends to retire from full-time work and work part time:	578.0	16.2	715.6	19.1	698.8	18.0
Intends to then retire from the labour force	513.1	14.4	573.2	15.3	586.4	15.1
Never intends or did not know whether intends to retire from the labour force(c)(d)	65.0	1.8	142.3	3.8	112.4	2.9
Did not know whether intends to take up part-time work:(b)	548.2	15.3	484.5	13.0	523.1	13.5
Intends to retire from the labour force	531.0	14.9	401.9	10.7	438.5	11.3
Never intends or did not know whether intends to retire from the labour force(c)(d)	*17.3	*0.5	82.6	2.2	84.5	2.2
Never intends to retire from full-time work	128.9	3.6	126.1	3.4	207.6	5.3
Part-time workers(a)	278.0	7.8	318.5	8.5	331.4	8.5
Intends to retire	241.2	6.8	238.7	6.4	229.7	5.9
Did not know whether will retire(b)	na	na	45.2	1.2	38.9	1.0
Never intends to retire	36.8	1.0	34.7	0.9	62.7	1.6
Unemployed	67.9	1.9	54.0	1.4	31.0	0.8
Not in the Labour Force	1 481.7	41.5	1 532.1	41.0	1 512.0	38.9
Retired from the labour force	1 312.4	36.7	1 362.6	36.4	1 332.5	34.3
Not retired from the labour force	122.6	3.4	136.2	3.6	117.5	3.0
Intends to look for, or take up, full-time work in the future	82.0	2.3	83.8	2.2	80.6	2.1
Intends to look for, or take up, part-time work in the future	40.6	1.1	52.4	1.4	36.9	0.9
Had never worked	35.6	1.0	33.4	0.9	62.1	1.6
<i>Total</i>	3 573.6	100.0	3 739.3	100.0	3 884.7	100.0

* 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.

(c) For 2004–05, this category only includes people who never intend to retire.

(d) For 2006–07 and 2008–09, includes people who did not know whether they would retire from the labour force.

	2004–05		2006–07		2008–09	
	'000	%	'000	%	'000	%
FEMALES						
In the labour force	1 653.0	43.6	1 764.3	44.5	1 942.6	61.1
Employed	1 607.8	42.4	1 699.4	42.9	1 891.4	60.3
Full-time workers(a)	829.0	21.9	905.2	22.8	954.1	51.8
Intends to continue with full-time work:	267.6	7.1	246.6	6.2	312.3	15.0
Intends to then retire from the labour force	267.6	7.1	227.9	5.8	292.6	13.3
Did not know whether intends to retire from the labour force(b)	na	na	*18.7	*0.5	*19.7	*1.6
Intends to retire from full-time work and work part time:	280.4	7.4	384.6	9.7	352.9	18.0
Intends to then retire from the labour force	261.2	6.9	337.1	8.5	302.5	15.1
Never intends or did not know whether intends to retire from the labour force(c)(d)	*19.2	*0.5	47.5	1.2	50.4	2.9
Did not know whether intends to take up part-time work:	246.4	6.5	234.9	5.9	236.0	13.5
Intends to retire from the labour force	235.2	6.2	194.0	4.9	198.7	11.3
Never intends or did not know whether intends to retire from the labour force(c)(d)	*11.2	*0.3	40.9	1.0	37.3	2.2
Never intends to retire from full-time work	34.6	0.9	39.0	1.0	52.9	5.3
Part-time workers(a)	778.8	20.5	794.2	20.0	937.4	8.5
Intends to retire	715.7	18.9	650.6	16.4	734.1	5.9
Did not know whether will retire(b)	na	na	89.5	2.3	100.7	1.0
Never intends to retire	63.1	1.7	54.1	1.4	102.5	1.6
Unemployed	45.2	1.2	64.9	1.6	51.1	0.8
Not in the Labour Force	2 138.4	56.4	2 197.7	55.5	2 186.5	38.9
Retired from the labour force	1 687.7	44.5	1 719.3	43.4	1 694.9	34.3
Not retired from the labour force	179.5	4.7	193.2	4.9	187.8	3.0
Intends to look for, or take up, full-time work in the future	99.4	2.6	121.1	3.1	112.8	2.1
Intends to look for, or take up, part-time work in the future	80.1	2.1	72.1	1.8	75.0	0.9
Had never worked	254.5	6.7	285.2	7.2	303.8	1.6
<i>Total</i>	<i>3 791.4</i>	<i>100.0</i>	<i>3 962.0</i>	<i>100.0</i>	<i>4 129.1</i>	<i>100.0</i>

* 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.

(c) For 2004–05, this category only includes people who never intend to retire.

(d) For 2006–07 and 2008–09, includes people who did not know whether they would retire from the labour force.

	2004–05		2006–07		2008–09	
	'000	%	'000	%	'000	%
PERSONS						
In the Labour Force	3 744.9	50.8	3 971.4	51.6	4 315.3	53.8
Employed	3 631.7	49.3	3 852.5	50.0	4 233.2	52.8
Full-time workers(a)	2 574.9	35.0	2 739.8	35.6	2 964.4	37.0
Intends to continue with full-time work:	758.4	10.3	755.1	9.8	893.2	11.1
Intends to then retire from the labour force	758.4	10.3	702.8	9.1	810.9	10.1
Did not know whether intends to retire from the labour force(b)	na	na	52.3	0.7	82.3	1.0
Intends to retire from full-time work and work part time:	858.4	11.7	1 100.2	14.3	1 051.7	13.1
Intends to then retire from the labour force	774.3	10.5	910.3	11.8	888.9	11.3
Never intends or did not know whether intends to retire from the labour force(c)(d)	84.1	1.1	189.9	2.5	162.8	2.0
Did not know whether intends to take up part-time work:	794.6	10.8	719.4	9.3	759.1	9.5
Intends to retire from the labour force	766.2	10.4	595.9	7.7	637.2	8.0
Never intends or did not know whether intends to retire from the labour force(c)(d)	28.4	0.4	123.5	1.6	121.8	1.5
Never intends to retire from full-time work	163.5	2.2	165.1	2.1	260.5	3.3
Part-time workers(a)	1 056.8	14.3	1 112.8	14.4	1 268.7	15.8
Intends to retire	956.9	13.0	889.3	11.5	963.8	12.0
Did not know whether will retire(b)	na	na	134.7	1.7	139.6	1.7
Never intends to retire	99.9	1.4	88.8	1.2	165.3	2.1
Unemployed(e)	113.2	1.5	118.9	1.5	82.1	1.0
Not in the Labour Force	3 620.1	49.2	3 729.8	48.4	3 698.6	46.2
Retired from the labour force	3 000.1	40.7	3 081.9	40.0	3 027.4	37.8
Not retired from the labour force	302.1	4.1	329.4	4.3	305.3	3.8
Intends to look for, or take up, full-time work in the future	181.4	2.5	204.9	2.7	193.4	2.4
Intends to look for, or take up, part-time work in the future	120.7	1.6	124.5	1.6	111.9	1.4
Had never worked	290.1	3.9	318.6	4.1	365.9	4.6
Total	7 365.0	100.0	7 701.3	100.0	8 013.9	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 2004–05, this category only includes people who never intend to retire.

(d) For 2006–07 and 2008–09, includes people who did not know whether they would retire from the labour force.

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

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)

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)					Average age at retirement	
	Less than 55	55-59	60-64	65-69	70 and over	Total	years
	'000	'000	'000	'000	'000	'000	years
MALES							
Age group (years)							
45-49	40.1	—	—	—	—	40.1	38.2
50-54	45.5	—	—	—	—	45.5	43.4
55-59	66.8	34.4	—	—	—	101.2	48.8
60-64	62.1	57.3	60.4	—	—	179.8	55.3
65-69	52.4	55.6	95.8	43.9	—	247.7	58.9
70 and over	90.0	146.2	250.6	165.5	65.8	718.1	61.3
State or territory of usual residence							
New South Wales	121.1	117.4	136.5	63.6	*13.6	452.3	57.1
Victoria	99.8	57.9	93.5	62.7	*13.0	326.8	57.4
Queensland	65.6	47.5	88.1	40.7	17.5	259.4	58.6
South Australia	27.1	29.5	37.4	17.6	*6.7	118.2	58.3
Western Australia	*24.9	21.3	35.2	18.3	*11.5	111.1	59.6
Tasmania	13.0	13.4	11.4	*2.9	*2.4	43.0	56.7
Northern Territory(a)	*1.8	**0.9	**0.9	*1.0	*0.5	5.0	57.0
Australian Capital Territory	*3.7	5.6	*3.8	*2.7	*0.7	16.6	59.1
Relationship in household							
Family member	261.3	234.9	323.2	170.2	58.3	1 047.7	58.3
Husband, wife or partner	222.9	227.6	307.4	168.0	55.7	981.7	58.8
With dependants	42.4	**4.2	**3.1	*7.6	—	57.2	49.0
Without dependants	180.6	223.5	304.4	160.4	55.7	924.5	59.4
Lone parent	*11.1	**1.6	**6.4	*1.5	*1.4	*22.1	53.4
Non-dependent child	*14.6	**4.4	—	—	—	*19.0	42.9
Other family person	*12.6	**1.1	**9.3	*0.7	*1.2	*25.0	55.4
Non-family member	95.7	58.6	83.6	39.3	*7.5	284.7	55.8
Lone person	80.7	54.5	76.4	38.2	*7.5	257.3	56.6
Not living alone	*15.1	**4.1	**7.2	*1.1	—	27.4	48.9
Country of birth							
Born in Australia	227.0	219.1	238.6	122.0	50.0	856.7	57.6
Born overseas	130.0	74.3	168.2	87.4	15.8	475.7	58.1
Time since retirement from the labour force (years)							
5 or less	46.9	57.6	105.9	66.2	26.4	303.0	61.1
6-10	57.2	58.8	82.9	56.9	*17.7	273.4	59.8
11-15	64.8	51.9	76.1	41.2	*19.5	253.6	58.7
16-20	56.5	55.3	69.2	28.9	**2.2	212.1	57.0
21-24	46.9	33.6	46.0	*8.2	—	134.7	55.0
25 and over	84.8	36.3	26.7	*8.0	—	155.8	49.8
Total	357.0	293.4	406.8	209.4	65.8	1 332.5	57.8

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

— nil or rounded to zero (including null cells)

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

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

AGE AT RETIREMENT FROM THE
LABOUR FORCE (YEARS)

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)					Average age at retirement	
	Less than 55	55-59	60-64	65-69	70 and over	Total	years
	'000	'000	'000	'000	'000	'000	years
FEMALES							
Age group (years)							
45-49	51.2	—	—	—	—	51.2	32.9
50-54	93.2	—	—	—	—	93.2	41.8
55-59	136.8	*35.4	—	—	—	172.3	44.9
60-64	176.2	65.8	39.2	—	—	281.1	49.1
65-69	141.4	63.2	75.8	24.8	—	305.3	52.4
70 and over	381.0	139.3	162.5	65.3	43.7	791.8	51.2
State or territory of usual residence							
New South Wales	322.1	103.4	114.6	27.8	*15.6	583.5	49.9
Victoria	242.3	81.8	46.1	25.6	*18.8	414.6	49.7
Queensland	185.1	54.0	57.2	*12.5	*3.7	312.5	48.6
South Australia	96.6	23.9	16.6	*8.5	*3.6	149.3	47.7
Western Australia	88.3	28.1	29.5	*10.3	**1.6	157.7	50.1
Tasmania	28.7	7.6	8.6	*3.0	**0.4	48.4	47.4
Northern Territory(a)	*3.1	*1.6	**1.2	**0.1	—	6.0	53.5
Australian Capital Territory	13.7	*3.1	*3.7	*2.5	—	23.0	49.6
Relationship in household							
Family member	706.6	201.9	187.2	47.8	*22.3	1 165.9	49.0
Husband, wife or partner	610.1	180.9	158.8	41.0	*17.4	1 008.1	49.1
With dependants	*45.7	**1.2	—	**0.5	—	47.4	35.7
Without dependants	564.4	179.7	158.8	40.5	*17.4	960.7	49.7
Lone parent	63.7	*10.4	*19.1	**3.5	**5.0	101.7	47.8
Non-dependent child	*6.9	**2.6	—	—	—	*9.5	45.6
Other family person	*25.8	*8.0	*9.3	**3.4	—	46.5	52.0
Non-family member	273.3	101.7	90.3	42.3	21.3	529.0	50.0
Lone person	259.8	92.6	86.8	42.3	21.3	502.9	50.1
Not living alone	*13.4	*9.1	**3.5	—	—	26.1	49.6
Country of birth							
Born in Australia	699.3	217.4	205.0	69.5	31.1	1 222.4	49.0
Born overseas	280.5	86.3	72.5	20.7	*12.5	472.5	50.3
Time since retirement from the labour force (years)							
5 or less	76.3	62.3	64.2	35.0	*24.0	261.8	59.2
6-10	76.0	66.5	64.9	*13.0	*12.6	233.0	57.2
11-15	132.1	72.5	61.9	28.0	*3.0	297.5	55.3
16-20	115.0	39.5	45.2	**6.0	**2.1	207.6	52.6
21-24	98.9	32.3	33.2	*6.5	**1.1	172.1	50.6
25 and over	481.6	30.6	*8.2	**1.6	**0.8	522.8	35.8
Total	979.9	303.7	277.5	90.2	43.7	1 694.9	49.3

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

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)					Average age at retirement	
	Less than 55	55–59	60–64	65–69	70 and over	Total	years
	'000	'000	'000	'000	'000	'000	years
PERSONS							
Age group (years)							
45–49	91.3	—	—	—	—	91.3	35.2
50–54	138.7	—	—	—	—	138.7	42.3
55–59	203.7	69.8	—	—	—	273.5	46.3
60–64	238.2	123.0	99.6	—	—	460.9	51.5
65–69	193.8	118.7	171.6	68.7	—	553.0	55.3
70 and over	471.0	285.5	413.1	230.9	109.5	1 510.0	56.0
State or territory of usual residence							
New South Wales	443.2	220.9	251.1	91.3	29.2	1 035.7	53.0
Victoria	342.1	139.7	139.6	88.2	31.8	741.5	53.1
Queensland	250.7	101.5	145.3	53.3	21.2	571.9	53.1
South Australia	123.7	53.4	54.0	26.0	10.3	267.5	52.4
Western Australia	113.2	49.3	64.6	28.5	13.1	268.8	54.0
Tasmania	41.7	21.0	20.0	5.9	*2.8	91.4	51.8
Northern Territory(a)	4.9	*2.5	*2.1	**1.1	**0.5	11.0	55.1
Australian Capital Territory	17.4	*8.8	*7.4	*5.2	**0.7	39.6	53.6
Relationship in household							
Family member	967.8	436.8	510.4	218.0	80.6	2 213.6	53.4
Husband, wife or partner	833.0	408.5	466.2	209.0	73.0	1 989.8	53.9
With dependants	88.0	**5.4	**3.1	**8.1	—	104.6	43.0
Without dependants	745.0	403.1	463.2	200.8	73.0	1 885.2	54.5
Lone parent	74.9	*12.1	25.5	**4.9	*6.4	123.8	48.8
Non-dependent child	*21.5	**7.1	—	—	—	28.5	43.8
Other family person	38.5	*9.1	*18.6	**4.1	**1.2	71.5	53.2
Non-family member	369.0	160.3	173.9	81.6	28.9	813.8	52.1
Lone person	340.5	147.1	163.2	80.5	28.9	760.2	52.3
Not living alone	*28.5	*13.2	*10.7	*1.1	—	53.6	49.2
Country of birth							
Born in Australia	926.3	436.5	443.7	191.5	81.2	2 079.1	52.5
Born overseas	410.5	160.6	240.7	108.1	28.3	948.2	54.2
Time since retirement from the labour force (years)							
5 or less	123.2	119.9	170.0	101.2	50.4	564.8	60.2
6–10	133.2	125.3	147.7	70.0	30.3	506.4	58.6
11–15	196.8	124.4	138.1	69.2	22.6	551.1	56.8
16–20	171.5	94.8	114.4	34.9	*4.3	419.7	54.8
21–24	145.8	65.9	79.2	14.7	**1.1	306.8	52.5
25 and over	566.4	66.8	34.9	*9.7	**0.8	678.6	39.0
Total	1 336.8	597.1	684.4	299.6	109.5	3 027.4	53.1

* 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.

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

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)					Average age at retirement	
	Less than 55	55–59	60–64	65–69	70 and over	Total	years
	'000	'000	'000	'000	'000	'000	years
MALES							
Self-assessed health status							
Excellent	*20.2	*21.5	37.3	*19.2	*6.2	104.4	59.3
Very good	41.2	52.1	74.8	38.4	*11.5	218.0	60.2
Good	70.7	92.4	133.7	75.5	20.1	392.5	59.0
Fair	97.5	71.9	95.0	53.5	*22.4	340.2	57.9
Poor	127.4	55.4	66.0	22.9	*5.6	277.3	53.4
Whether had private health insurance							
Had private health insurance	105.4	139.2	198.0	100.5	38.7	581.8	59.6
Did not have private health insurance	251.5	154.2	203.9	109.0	27.1	745.7	56.4
Did not know	—	—	**4.9	—	—	**4.9	60.0
Housing tenure							
Owner without a mortgage	194.1	240.7	338.7	168.6	53.3	995.5	59.3
Owner with a mortgage	47.9	20.7	22.1	*15.8	**1.3	107.8	54.2
Renter	99.6	26.3	29.4	22.2	*6.5	184.1	52.1
Other tenure type	*15.3	**5.7	**16.6	**2.8	**4.6	45.1	55.4
Total	357.0	293.4	406.8	209.4	65.8	1 332.5	57.8
FEMALES							
Self-assessed health status							
Excellent	90.6	33.8	30.3	*10.2	**3.9	168.9	49.9
Very good	200.7	76.9	72.2	32.9	*10.5	393.3	51.3
Good	286.2	87.8	87.4	18.1	*15.7	495.2	49.1
Fair	227.9	63.8	63.9	*15.7	*11.3	382.6	49.0
Poor	174.3	41.3	*23.7	*13.2	**2.2	254.8	47.0
Whether had private health insurance							
Had private health insurance	426.0	171.5	153.6	58.4	*21.9	831.4	50.9
Did not have private health insurance	549.6	132.2	124.0	31.8	20.4	857.9	47.9
Did not know	**4.3	—	—	—	**1.4	**5.6	51.2
Housing tenure							
Owner without a mortgage	713.5	251.9	220.3	79.0	34.3	1 299.0	50.0
Owner with a mortgage	101.3	*12.2	*20.1	**3.9	**2.1	139.7	46.6
Renter	129.8	31.6	28.0	*7.2	*6.1	202.8	47.6
Other tenure type	35.2	*7.9	*9.1	—	**1.1	53.4	47.9
Total	979.9	303.7	277.5	90.2	43.7	1 694.9	49.3
PERSONS							
Self-assessed health status							
Excellent	110.8	55.3	67.7	29.4	*10.0	273.3	53.5
Very good	241.9	129.0	147.0	71.4	22.0	611.3	54.5
Good	356.9	180.3	221.1	93.6	35.9	887.7	53.5
Fair	325.4	135.7	158.9	69.2	33.7	722.9	53.2
Poor	301.8	96.7	89.7	36.1	*7.9	532.1	50.4
Whether had private health insurance							
Had private health insurance	531.4	310.7	351.5	158.8	60.7	1 413.2	54.5
Did not have private health insurance	801.2	286.4	327.9	140.8	47.4	1 603.6	51.8
Did not know	**4.3	—	**4.9	—	**1.4	*10.6	55.3
Housing tenure							
Owner without a mortgage	907.6	492.7	559.0	247.6	87.6	2 294.5	54.0
Owner with a mortgage	149.3	32.9	42.2	*19.7	**3.4	247.5	49.9
Renter	229.4	58.0	57.4	29.4	*12.7	386.9	49.8
Other tenure type	50.5	*13.6	*25.7	**2.8	*5.8	98.4	51.3
Total	1 336.8	597.1	684.4	299.6	109.5	3 027.4	53.1

* 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)

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)					
	Less than 55	55–59	60–64	65 and over	Average age at retirement	
	'000	'000	'000	'000	'000	years
Previous job full time or part time						
Had previously held a full-time job	555.6	431.0	538.7	354.9	1 880.2	58.0
Last job was part time	169.5	97.2	117.5	108.2	492.3	58.2
Last job was full time	386.1	333.8	421.2	246.8	1 387.8	57.9
Had only held a part-time job	63.9	*29.0	25.9	*18.5	137.2	54.6
Hours usually worked per week in last job						
0–15	94.3	42.9	48.2	66.5	252.0	58.1
16–34	139.0	83.3	95.2	60.1	377.6	56.9
35 or more	386.1	333.8	421.2	246.8	1 387.8	57.9
Employment type of last job						
Employees(b)	534.3	377.6	452.7	242.2	1 606.9	57.0
With paid leave entitlements	350.5	282.9	363.9	162.7	1 160.0	57.4
Without paid leave entitlements	183.7	94.7	88.9	79.5	446.9	56.1
Owner managers of incorporated enterprises	*21.3	*23.3	30.0	30.2	104.8	60.1
Owner managers of unincorporated enterprises	63.8	59.0	81.8	101.1	305.7	60.9
Occupation of last job						
Managers	62.5	73.6	91.1	69.6	296.8	60.0
Professionals	69.1	77.4	80.8	49.3	276.5	58.3
Technicians and trades workers	55.9	51.8	81.8	84.2	273.7	59.7
Community and personal service workers	51.1	28.5	33.7	*14.2	127.4	55.4
Clerical and administrative workers	98.3	88.8	97.9	63.2	348.1	58.0
Sales workers	56.2	29.4	39.8	*26.5	151.9	57.3
Machinery operators and drivers	47.8	39.5	56.7	23.2	167.3	57.5
Labourers	178.5	71.0	81.9	41.2	372.7	55.0
Industry of last job						
Agriculture, forestry and fishing	22.8	*18.2	*18.1	35.6	94.7	61.3
Mining	**2.0	*5.0	**7.9	**2.0	*16.9	59.0
Manufacturing	119.5	65.0	76.8	47.5	308.8	56.4
Electricity, gas, water and waste services	*10.8	*10.1	*15.4	**4.1	40.3	58.0
Construction	30.7	27.5	47.4	48.5	154.1	60.2
Wholesale trade	*20.0	*11.4	23.8	*6.9	62.2	57.9
Retail trade	70.1	36.6	57.6	*34.7	199.0	57.5
Accommodation and food services	48.1	*11.1	29.3	*8.0	96.4	53.7
Transport, postal and warehousing	42.5	35.5	31.4	22.2	131.6	57.8
Professional, scientific and technical services	*13.0	*17.9	29.5	23.2	83.7	60.6
Administrative and support services	*23.2	*17.2	*13.1	*17.9	71.4	57.0
Public administration and safety	41.3	41.6	47.5	*20.0	150.3	57.4
Education and training	44.4	40.2	45.1	*19.5	149.3	57.9
Health care and social assistance	73.4	59.2	63.8	30.8	227.1	57.0
Arts and recreation services	*8.6	*5.6	**5.3	**7.2	*26.7	56.4
Other services	*20.0	*19.0	*18.9	*16.2	74.0	58.0
Other industries(c)	28.2	37.5	33.8	24.4	123.8	58.9
Total(d)(e)	619.4	461.3	566.4	379.5	2 026.6	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

(a) Last job was less than 20 years ago.

(b) Employees excluding owner managers of incorporated enterprises.

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

(d) Includes 9,200 people whose last job was unpaid voluntary.

(e) Includes people whose occupation and/or industry was inadequately described.

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

AGE AT RETIREMENT FROM THE
LABOUR FORCE (YEARS)

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)			Average age at retirement	
	Less than 55	55-64	65 and over	Total	years
	'000	'000	'000	'000	
MALES					
Reason for ceasing last job					
Retrenched/dismissed/no work available	36.6	50.9	*18.4	105.9	56.9
Temporary/seasonal/holiday job	*10.0	*8.3	*13.8	32.0	60.0
Own business closed down or sold	**5.7	*21.8	**5.5	33.0	60.5
Unsatisfactory work arrangements/wanted to work part time	**2.0	*10.8	**1.4	*14.2	57.2
To coincide with partner's retirement	—	**1.4	**1.6	**3.1	62.9
Reached retirement age/eligible for superannuation/pension	19.9	270.4	148.2	438.5	62.7
Own sickness, injury or disability	121.7	139.9	36.6	298.2	54.9
To have holiday/pursue leisure activities	*5.9	*9.9	*7.4	*23.2	60.4
Returned to studies	**0.4	—	—	**0.4	**38.0
To care for children	—	**2.1	**0.7	**2.8	61.8
To care for ill/disabled/elderly person	*7.9	*11.7	**5.2	*24.8	58.0
Spouse transferred	—	—	—	—	—
Other	*14.3	*29.1	*13.8	57.2	59.4
Last job unpaid voluntary	—	—	**3.6	**3.6	76.5
Total	224.4	556.2	256.3	1 036.9	59.3

FEMALES

Reason for ceasing last job					
Retrenched/dismissed/no work available	60.7	42.4	*4.6	107.7	53.6
Temporary/seasonal/holiday job	*22.8	18.9	*14.3	56.0	56.4
Own business closed down or sold	*18.6	*14.9	**6.6	40.0	57.3
Unsatisfactory work arrangements/wanted to work part time	*17.6	*9.9	**2.4	29.8	54.2
To coincide with partner's retirement	*14.9	*26.5	**3.1	44.6	57.4
Reached retirement age/eligible for superannuation/pension	30.5	175.9	59.3	265.6	60.9
Own sickness, injury or disability	113.1	64.5	*9.8	187.3	52.7
To have holiday/pursue leisure activities	*20.8	*16.4	**4.5	41.7	54.9
Returned to studies	—	**1.6	—	**1.6	**57.0
To care for children	*21.0	*7.8	**0.7	*29.5	47.4
To care for ill/disabled/elderly person	34.0	20.9	*4.0	58.9	54.6
Spouse transferred	**3.8	*5.4	—	*9.2	56.7
Other	37.4	63.3	*11.4	112.1	56.5
Last job unpaid voluntary	—	**3.2	**2.4	*5.6	64.5
Total	395.1	471.4	123.2	989.6	56.2

PERSONS

Reason for ceasing last job					
Retrenched/dismissed/no work available	97.2	93.3	*23.0	213.6	55.2
Temporary/seasonal/holiday job	32.8	27.2	28.1	88.1	57.7
Own business closed down or sold	*24.3	36.6	*12.1	73.1	58.7
Unsatisfactory work arrangements/wanted to work part time	*19.6	*20.6	**3.8	44.0	55.2
To coincide with partner's retirement	*14.9	*28.0	*4.8	47.6	57.8
Reached retirement age/eligible for superannuation/pension	50.4	446.3	207.5	704.1	62.0
Own sickness, injury or disability	234.8	204.4	46.4	485.5	54.1
To have holiday/pursue leisure activities	*26.7	*26.3	*11.9	64.9	56.9
Returned to studies	**0.4	**1.6	—	**2.0	*53.4
To care for children	*21.0	*9.9	**1.4	*32.3	48.6
To care for ill/disabled/elderly person	41.9	32.6	*9.2	83.7	55.6
Spouse transferred	**3.8	*5.4	—	*9.2	56.7
Other	51.7	92.4	25.3	169.3	57.5
Last job unpaid voluntary	—	**3.2	**6.0	*9.2	69.2
Total	619.4	1 027.7	379.5	2 026.6	57.8

* estimate has a relative standard error of 25% to 50% and should be used with caution — nil or rounded to zero (including null cells)
(a) Last job was less than 20 years ago.

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

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

	TOTAL			AVERAGE AGE AT RETIREMENT		
	Males	Females	Persons	Males	Females	Persons
	'000	'000	'000	years	years	years
Main source of personal income at retirement						
Government pension/allowance	692.8	685.1	1 377.9	57.0	52.2	54.6
Superannuation/annuity/allocated pension	340.7	171.5	512.2	59.7	58.1	59.1
Dividends or interest	83.7	63.8	147.5	60.6	55.3	58.3
Rental property income	40.3	*22.7	63.0	58.4	54.3	56.9
Own unincorporated business income	37.6	28.7	66.3	57.9	50.3	54.6
Workers' compensation	21.9	*12.8	34.7	49.0	45.2	47.6
Other	*17.6	*5.9	*23.5	57.4	50.7	55.7
No personal income(a)	87.6	676.7	764.3	56.2	43.4	44.9
Did not know	**6.6	22.0	28.5	50.3	53.7	52.9
Not determined(b)	**3.6	*5.8	*9.5	59.0	52.7	55.1
Main source of funds for meeting living costs at retirement						
Personal income	996.2	634.6	1 630.8	58.0	54.1	56.5
Partner's income	98.8	850.3	949.1	56.6	44.3	45.6
Savings or selling assets	188.8	132.6	321.4	58.4	57.8	58.2
None of the above	38.4	49.7	88.1	54.0	49.4	51.4
Did not know	**6.6	22.0	28.5	50.3	53.7	52.9
Not determined(b)	**3.6	*5.8	*9.5	59.0	52.7	55.1
Main source of current personal income						
Government pension/allowance	838.1	1 127.5	1 965.6	57.1	48.5	52.1
Superannuation/annuity/allocated pension	279.0	181.8	460.8	59.6	56.4	58.3
Dividends or interest	96.9	149.9	246.8	59.5	48.5	52.9
Rental property income	34.6	45.3	79.9	56.8	51.1	53.5
Own unincorporated business income	**5.7	**2.1	*7.7	60.5	**37.6	54.4
Wages and salaries	**7.3	*6.4	*13.8	57.6	69.1	63.0
Workers' compensation	**6.4	**4.6	*11.0	48.7	42.9	46.2
Child support or maintenance	**1.3	—	**1.3	**68.0	—	**68.0
Other	*16.9	*8.4	*25.3	57.8	52.5	56.1
No personal income(a)	35.0	141.9	176.9	56.4	45.6	47.7
Did not know	**9.4	*19.8	29.2	61.5	55.5	57.4
Refusal	**2.0	*7.1	*9.1	60.5	58.2	58.7
Main source of current funds for meeting living costs						
Personal income	1 168.1	1 237.1	2 405.1	57.7	50.0	53.7
Partner's income	79.4	362.7	442.1	57.0	46.6	48.5
Savings or selling assets	41.7	43.8	85.5	61.3	55.2	58.1
None of the above	38.9	46.0	84.9	59.8	48.7	53.8
Refusal	**4.4	*5.4	*9.7	52.3	51.8	52.0
All types of Government pensions/allowances currently received(c)(d)						
Australian age pension	672.4	853.5	1 525.9	60.2	51.7	55.4
Family tax benefit A or B	**7.8	22.2	30.0	43.0	30.5	33.8
Disability support pension (Centrelink)	190.6	141.5	332.1	46.5	42.5	44.8
Disability pension (DVA)	39.3	*6.1	45.4	57.5	51.5	56.7
Parenting payment	**1.8	*3.9	*5.7	**43.0	37.4	39.1
Newstart allowance	*10.9	*9.8	*20.6	56.4	42.6	49.9
Carer allowance or payment	40.8	85.3	126.1	53.9	47.7	49.7
Service pension (DVA)	*7.2	43.5	50.7	51.1	47.5	48.0
War widow/widower's pension	89.2	89.0	178.3	61.2	44.1	52.6
Partner allowance	**1.7	41.1	42.9	61.6	48.5	49.1
Did not know	**0.4	**12.6	**13.0	**50.0	42.4	42.6
Total	1 332.5	1 694.9	3 027.4	57.8	49.3	53.1

* 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 living off savings, assets, partner's income etc.

(b) Includes 5,400 people who refused to answer.

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

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

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

MAIN SOURCE OF CURRENT PERSONAL INCOME

	Government pension or allowance	Superannuation/ annuity/ allocated pension	Dividends or interest	Rental property income	Other(a)	No personal income(b)	Total
	'000	'000	'000	'000	'000	'000	'000
Main source of personal income at retirement							
Government pension or allowance	1 278.3	37.9	*15.0	**3.5	*18.2	*24.9	1 377.9
Superannuation/annuity/allocated pension	139.0	326.9	26.9	**1.8	*10.5	*7.0	512.2
Dividends or interest	40.9	*14.4	75.0	*7.5	**5.6	**4.1	147.5
Rental property income	**4.9	*9.8	*14.4	*33.8	—	—	63.0
Own unincorporated business income	27.8	**3.3	*14.3	**3.1	*12.8	**5.0	66.3
Workers' compensation	*19.3	**0.7	—	—	*12.6	**2.1	34.7
Other	*4.8	—	*7.3	**2.9	*8.5	—	*23.5
No personal income(b)	431.7	63.4	93.2	24.7	*24.2	127.2	764.3
Did not know	*14.4	**3.4	—	**2.7	**1.5	**6.5	28.5
Not determined(c)	**4.5	**0.9	**0.7	—	**3.4	—	*9.5
Main source of funds for meeting living costs at retirement							
Personal income	1 154.4	304.4	77.0	31.3	49.5	*14.2	1 630.8
Partner's income	560.0	83.8	105.5	35.8	26.3	137.8	949.1
Savings or selling assets	170.9	59.8	58.1	*6.5	*15.6	*10.5	321.4
None of the above	61.4	**8.5	**5.5	**3.6	**1.1	*7.9	88.1
Did not know	*14.4	**3.4	—	**2.7	**1.5	**6.5	28.5
Not determined(c)	**4.5	**0.9	**0.7	—	**3.4	—	*9.5
Total	1 965.6	460.8	246.8	79.9	97.4	176.9	3 027.4

* 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) Includes people whose main source of personal income was wages and salaries, own business income, workers' compensation or other, those who did not know or refused to answer.

(b) Includes people living off savings, assets, partner's income etc.

(c) Includes 5,400 people who refused to answer.

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

MAIN SOURCE OF CURRENT FUNDS
FOR MEETING LIVING COSTS

	<i>Personal income</i>	<i>Partner's income</i>	<i>Savings or selling assets</i>	<i>None of these</i>	<i>Refusal</i>	<i>Total</i>
	'000	'000	'000	'000	'000	'000
Main source of personal income at retirement						
Government pension or allowance	1 222.8	82.8	*22.7	47.1	**2.5	1 377.9
Superannuation/annuity/allocated pension	454.8	34.5	*9.9	*11.1	**1.8	512.2
Dividends or interest	105.8	*26.0	*14.3	**1.5	—	147.5
Rental property income	44.4	*12.5	**5.5	**0.5	—	63.0
Own unincorporated business income	52.0	*7.0	*7.3	—	—	66.3
Workers' compensation	28.1	**5.3	**0.2	**1.1	—	34.7
Other	*21.9	**1.6	—	—	—	*23.5
No personal income(a)	455.6	263.9	25.5	*19.3	—	764.3
Did not know	*15.7	*8.5	—	**4.3	—	28.5
Not determined(b)	**4.0	—	—	—	*5.4	*9.5
Main source of funds for meeting living costs at retirement						
Personal income	1 517.2	46.4	*26.1	36.8	**4.3	1 630.8
Partner's income	561.1	348.2	*21.3	*18.6	—	949.1
Savings or selling assets	254.5	*24.4	37.2	**5.4	—	321.4
None of the above	52.7	*14.6	**0.9	*19.9	—	88.1
Did not know	*15.7	*8.5	—	**4.3	—	28.5
Not determined(b)	**4.0	—	—	—	*5.4	*9.5
Total	2 405.1	442.1	85.5	84.9	*9.7	3 027.4

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

— nil or rounded to zero (including null cells)

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

(a) Includes people living off savings, assets, partner's
income etc.

(b) Includes 5,400 people who refused to answer.

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)				
	<i>Less than</i>			<i>65 and</i>	<i>Total</i>
	<i>55</i>	<i>55-59</i>	<i>60-64</i>	<i>over</i>	
	'000	'000	'000	'000	'000
MALES					
Whether contributed to a superannuation scheme					
Contributed to a superannuation scheme	206.2	235.5	291.7	183.0	916.5
Did not contribute to a superannuation scheme	150.7	58.0	115.1	92.2	416.0
Time contributed to a superannuation scheme (years)					
Less than 5	30.0	*18.3	31.0	*15.8	94.9
5-9	33.5	*12.2	*19.2	*14.2	78.9
10-14	37.5	26.9	54.1	37.5	155.9
15-19	*23.8	26.9	40.6	23.6	114.9
20-29	38.1	61.5	67.7	41.9	209.2
30 and over	43.4	89.8	79.3	50.1	262.7
Amount of lump sum payment received					
Received a lump sum payment within the last four years	*23.0	*23.7	30.2	*20.3	97.2
Less than \$40,000	*13.9	*8.4	*10.0	**4.3	36.7
\$40,000 and under \$150,000	**2.0	**5.7	*8.5	*7.6	23.8
\$150,000 and over	**3.2	**8.2	**4.2	**4.3	*19.9
Did not know amount received	**2.2	—	**2.5	**3.1	*7.7
Not stated	**1.7	**1.3	**5.1	*0.9	*9.1
Received a lump sum but not within the last four years	90.6	118.9	135.3	92.6	437.4
Did not know whether received a lump sum	**3.9	**2.4	**6.6	*6.5	*19.4
Did not receive a lump sum payment	88.8	90.5	119.6	63.6	362.5
All methods of disbursement of lump sum payment from superannuation(a)					
Rolled it over/invested it in an approved deposit fund/deferred annuity or other superannuation scheme	*20.9	33.4	51.0	*15.7	121.0
Purchased an immediate annuity	—	**6.1	**3.0	**3.4	*12.5
Invested the money elsewhere/personal savings/bank	*15.5	31.0	33.8	46.2	126.5
Paid off home/paid for home improvements/bought new home	45.2	57.3	47.3	33.6	183.4
Bought or paid off car/vehicle	*17.1	36.8	*18.5	*9.8	82.2
Cleared other outstanding debts	*21.5	*14.6	*16.2	*16.1	68.4
Paid for a holiday	*5.3	*14.5	*24.8	*14.3	59.0
Assisted family members	*8.9	*6.5	**6.5	*8.4	30.3
Undecided/Did not know	**5.0	**2.9	*11.4	**4.5	23.9
Other	*18.9	*12.8	*9.7	*7.4	48.8
Lump sum details not stated	**1.4	—	—	—	**1.4
<i>Total(b)</i>	357.0	293.4	406.8	275.2	1 332.5

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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 all methods of disbursement of lump sum payment, therefore people may appear in more than one category.

(b) Includes people who did not contribute to a superannuation scheme.

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)				
	<i>Less than</i>			<i>65 and</i>	<i>Total</i>
	<i>55</i>	<i>55-59</i>	<i>60-64</i>	<i>over</i>	
	'000	'000	'000	'000	'000
FEMALES					
Whether contributed to a superannuation scheme					
Contributed to a superannuation scheme	357.2	174.2	185.1	71.6	788.0
Did not contribute to a superannuation scheme	622.7	129.5	92.5	62.3	906.9
Time contributed to a superannuation scheme					
Less than 5	91.1	23.7	28.4	*9.0	152.2
5-9	93.0	*36.1	23.4	*9.8	162.2
10-14	78.5	45.3	46.6	*12.8	183.2
15-19	41.0	*32.3	32.5	*12.4	118.3
20-29	38.6	20.5	42.1	*20.8	122.0
30 and over	*15.0	*16.3	*12.1	*6.8	50.2
Amount of lump sum payment received					
Received a lump sum payment within the last four years	28.7	*12.8	24.4	*12.6	78.4
Less than \$40,000	*13.8	*8.7	*12.7	*9.8	45.1
\$40,000 and under \$150,000	*7.0	**4.0	**6.4	**2.8	*20.3
\$150,000 and over	**1.8	—	**2.7	—	**4.4
Did not know amount received	**3.7	—	**1.1	—	**4.8
Not stated	**2.4	—	**1.4	—	**3.8
Received a lump sum but not within the last four years	152.7	87.0	99.2	32.2	371.1
Did not know whether received a lump sum	**5.6	**1.8	—	**0.4	**7.8
Did not receive a lump sum payment	170.2	72.6	61.5	26.4	330.7
All methods of disbursement of lump sum payment from superannuation(a)					
Rolled it over/invested it in an approved deposit fund/deferred annuity or other superannuation scheme	31.9	*15.5	*15.9	*7.5	70.9
Purchased an immediate annuity	—	**0.2	**1.1	**0.8	**2.2
Invested the money elsewhere/personal savings/bank	24.1	21.5	30.5	*9.7	85.8
Paid off home/paid for home improvements/bought new home	49.1	35.9	45.6	*13.4	144.0
Bought or paid off car/vehicle	*15.5	*14.6	*14.6	*6.8	51.4
Cleared other outstanding debts	34.8	*11.8	*10.2	*7.1	63.9
Paid for a holiday	*18.5	*16.3	*14.0	*7.6	56.3
Assisted family members	**8.0	**4.9	*6.9	**0.6	*20.4
Undecided/Did not know	*17.1	*6.1	*5.3	**3.5	32.0
Other	*19.9	**7.9	*9.2	*4.2	41.3
Lump sum details not stated	—	—	—	—	—
<i>Total(b)</i>	979.9	303.7	277.5	133.8	1 694.9

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— nil or rounded to zero (including null cells)

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

(b) Includes people who did not contribute to a 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		
PERSONS						
Whether contributed to a superannuation scheme						
Contributed to a superannuation scheme	563.4	409.7	476.8	254.6		1 704.5
Did not contribute to a superannuation scheme	773.4	187.4	207.5	154.5		1 322.8
Time contributed to a superannuation scheme (years)						
Less than 5	121.1	42.0	59.3	24.8		247.1
5–9	126.4	48.2	42.5	23.9		241.1
10–14	116.0	72.2	100.7	50.2		339.1
15–19	64.8	59.2	73.1	36.1		233.1
20–29	76.7	81.9	109.8	62.7		331.2
30 and over	58.5	106.1	91.3	56.9		312.8
Amount of lump sum payment received						
Received a lump sum payment within the last four years	51.7	36.5	54.6	*32.9		175.7
Less than \$40,000	27.7	*17.2	22.7	*14.1		81.7
\$40,000 and under \$150,000	*9.0	*9.8	*14.9	*10.4		44.1
\$150,000 and over	**5.0	**8.2	*6.9	**4.3		24.4
Did not know amount received	**5.9	—	**3.6	**3.1		*12.5
Not stated	**4.1	**1.3	**6.5	*0.9		*12.9
Received a lump sum but not within the last four years	243.3	205.8	234.5	124.8		808.5
Did not know whether received a lump sum	*9.5	*4.2	**6.6	*6.9		*27.1
Did not receive a lump sum payment	259.0	163.2	181.1	90.0		693.2
All methods of disbursement of lump sum payment from superannuation(a)						
Rolled it over/invested it in an approved deposit fund/deferred annuity or other superannuation scheme	52.8	48.9	66.9	23.2		191.9
Purchased an immediate annuity	—	*6.3	**4.2	*4.2		*14.7
Invested the money elsewhere/personal savings/bank	39.6	52.5	64.3	56.0		212.3
Paid off home/paid for home improvements/bought new home	94.3	93.3	92.9	47.0		327.4
Bought or paid off car/vehicle	32.6	51.3	33.1	*16.6		133.7
Cleared other outstanding debts	56.2	26.5	26.4	23.1		132.3
Paid for a holiday	*23.8	30.7	38.8	21.9		115.3
Assisted family members	*16.8	*11.4	*13.4	*9.1		50.7
Undecided/Did not know	*22.1	*9.0	*16.7	*8.0		55.8
Other	38.8	*20.7	19.0	*11.6		90.1
Lump sum details not stated	**1.4	—	—	—		**1.4
Total(b)	1 336.8	597.1	684.4	409.1		3 027.4

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— nil or rounded to zero (including null cells)

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

(b) Includes people who did not contribute to a superannuation scheme.

	Males.....		Females.....		Persons.....		Average age intends to implement transition plans(b)..... years
	'000	%	'000	%	'000	%	
Intends to continue with full-time work until retires	518.3	33.6	292.6	36.9	810.9	34.7	57.5
Work full time and change employer							
Change to a different line of work	*10.6	*41.7	*6.1	*30.2	*16.7	36.7	51.6
Reduce duties/responsibility/intensity (less demanding)	**5.5	*21.7	**2.9	**14.7	*8.5	*18.6	51.5
Change from working for self to working for someone else	**4.6	**18.2	**3.2	**16.0	**7.8	*17.2	52.2
Other plans(c)	**1.3	**5.1	**2.3	**11.5	**3.6	**7.9	52.4
No further plans to phase in retirement	*4.8	**18.7	*11.9	59.1	*16.6	*36.5	49.3
Total(d)	*25.5	100.0	20.1	100.0	45.5	100.0	51.3
Work full time and remain with current employer							
Reduce duties/responsibility/intensity (less demanding)	58.9	12.9	*28.4	*11.1	87.4	12.3	59.7
Spend more time working from home	*22.7	*5.0	*4.9	*1.9	*27.7	*3.9	59.2
Undertake (more) contract work	*8.6	*1.9	*5.6	*2.2	*14.2	*2.0	60.4
No further plans to phase in retirement	370.8	81.3	219.8	86.0	590.6	83.0	. .
Total(d)	455.9	100.0	255.6	100.0	711.5	100.0	59.7
Work full time and did not know whether would change employer							
Reduce duties/responsibility/intensity (less demanding)	**7.6	**20.6	**0.7	**4.0	*8.3	**15.4	53.0
Other plans(e)	**1.5	**4.0	**3.5	**20.3	**4.9	**9.1	61.0
No further plans to phase in retirement	28.3	76.6	*12.8	75.7	41.1	76.3	. .
Total(d)	37.0	100.0	*17.0	100.0	53.9	100.0	55.8
Intends to undertake part-time work before retires	586.4	38.0	302.5	38.1	888.9	27.3	59.8
Work part time and change employer							
Change to a different line of work	59.1	43.2	23.3	49.4	82.4	44.8	57.4
Work more hours from home	44.5	32.6	*6.2	*13.2	50.7	27.6	57.3
Work on a contract basis	44.4	32.5	*7.8	*16.5	52.2	28.4	58.1
Change from working for self to working for someone else	*22.5	*16.5	**2.5	**5.2	24.9	13.6	57.8
Change from working for someone else to working for self	34.0	24.9	*10.7	*22.7	44.7	24.3	56.4
No further plans to phase in retirement	*11.8	*8.7	*8.9	*18.8	*20.7	*11.3	61.5
Total(d)	136.7	100.0	47.2	100.0	183.9	100.0	58.6
Work part time and remain with current employer	367.0	62.6	178.4	59.0	545.4	61.4	60.8
Work part time and did not know whether would change employer	82.8	14.1	76.8	25.4	159.6	20.7	57.1
Did not know whether will work part time before retires	438.5	28.4	198.7	25.0	637.2	27.3	. .
Total	1 543.3	100.0	793.8	100.0	2 337.1	100.0	59.4

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

. . not applicable

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

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

(c) Includes people who intend to spend more time working from home, work on a contract basis or change from working for self to working for someone else.

(d) Refers to all transition to retirement plans, therefore people may have had more than one response and components add to more than one total.

(e) Includes people who intend to spend more time working from home or work on a contract basis.

AGE INTENDS TO RETIRE (YEARS)

	45-59	60-64	65-69	70 and over	Did not know	Total	Average age intends to retire(a)
	'000	'000	'000	'000	'000	'000	years

MALES

Age group (years)							
45-49	55.3	117.1	180.0	32.4	172.6	557.3	62.7
50-54	47.4	87.0	139.3	*25.4	161.8	460.9	62.9
55-59	*7.3	57.6	154.6	*28.4	131.3	379.2	65.0
60-64	—	*20.7	112.9	37.3	91.3	262.2	66.2
65 and over	—	—	*22.3	43.1	64.5	129.9	70.7
State or territory of usual residence							
New South Wales	*28.6	91.7	176.7	45.2	191.1	533.3	64.2
Victoria	*29.0	59.4	176.8	43.4	159.2	467.8	64.4
Queensland	26.9	52.1	110.7	40.2	136.5	366.3	64.3
South Australia	*6.0	21.1	50.0	*10.6	50.6	138.2	64.4
Western Australia	*12.3	39.3	61.9	19.8	64.0	197.2	63.8
Tasmania	*3.6	8.0	16.4	*3.1	10.7	41.9	63.8
Northern Territory(b)	*1.6	*2.0	*3.8	**0.8	4.5	12.7	63.4
Australian Capital Territory	**2.0	*8.9	12.6	*3.5	*5.1	32.1	63.7
Relationship in household							
Family member	93.9	250.8	524.0	152.2	546.6	1 567.5	64.2
Husband, wife or partner	86.8	243.0	491.9	142.7	516.8	1 481.1	64.2
With dependants	57.1	103.3	183.6	56.6	189.6	590.2	63.6
Without dependants	29.7	139.7	308.3	86.0	327.1	890.9	64.7
Lone parent	**3.7	**3.9	*16.3	*8.0	*16.8	48.6	65.2
Non-dependent child	**3.5	**2.1	*8.8	—	*8.6	*22.8	63.1
Other family person	—	**1.9	**7.1	**1.5	**4.5	*15.0	65.6
Non-family member	16.1	31.6	84.0	13.6	75.0	220.3	63.9
Relationship not determined	—	—	**0.9	**0.8	—	**1.7	67.4
Country of birth							
Born in Australia	83.0	200.1	403.6	113.2	420.1	1 220.0	64.1
Born overseas	*26.9	82.3	205.4	53.4	201.5	569.5	64.3
Status in employment							
Employees	92.7	266.1	524.1	130.3	495.9	1 509.2	64.0
Employers	*7.4	**4.5	*19.8	**7.0	30.3	69.0	63.8
Own account workers	*9.1	*11.3	59.7	29.0	85.7	194.8	66.2
Contributing family workers	—	—	—	—	—	—	—
Not employed	**0.8	**0.6	*5.4	**0.3	*9.5	*16.6	64.5
Main factor influencing decision about when to retire							
Reaching the eligibility age for an age (or service) pension	*6.3	*19.8	128.4	**3.4	50.8	208.8	64.4
Ability to access other government pensions or benefits	**0.5	**3.8	*9.0	**1.4	**4.5	*19.1	64.1
Ability to access superannuation funds	*21.4	*25.0	35.3	**1.4	*13.7	96.8	61.7
Being retrenched or made redundant	**2.2	**0.4	**7.4	**0.4	**8.1	*18.4	63.1
Job too stressful or pressured	**1.5	**0.8	**5.0	**1.4	**5.3	*14.0	64.9
Declining interest in work	—	**4.0	*23.2	*16.3	*18.7	62.1	67.6
Financial security	53.1	149.4	222.4	44.9	234.1	704.0	63.2
Retirement of partner	**2.2	**4.5	*9.5	**0.4	**6.5	*23.0	62.9
Personal health or physical abilities	*15.9	44.6	96.7	76.2	185.7	419.2	65.9
Need to care for partner or family	**0.3	—	**0.9	**0.8	**5.8	**7.7	67.7
Spouse/partner's income will enable me to retire	—	—	**1.3	**0.2	—	**1.5	65.9
Spend more time with partner/family	**2.9	**3.6	*8.3	**3.4	**3.5	*21.6	62.7
Have more personal/leisure time	—	*15.3	*12.1	**2.7	*11.3	41.4	64.3
Other	**2.5	**5.2	*14.1	*10.7	*12.0	44.6	67.7
Did not know	**1.3	*6.0	35.5	**3.1	61.7	107.5	64.6

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

— nil or rounded to zero (including null cells)

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

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

AGE INTENDS TO RETIRE (YEARS)

AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(a)
45-59	60-64	65-69	70 and over	Did not know		
'000	'000	'000	'000	'000	'000	years

MALES *cont.*

Occupation of current main job							
Managers	26.9	56.4	114.1	32.4	121.5	351.3	64.0
Professionals	*19.8	70.8	121.8	46.7	126.1	385.1	64.8
Technicians and trades workers	*15.8	54.9	102.2	*22.4	112.2	307.4	63.7
Community and personal service workers	**9.7	**7.7	*20.6	*8.7	*20.0	66.8	63.6
Clerical and administrative workers	*19.8	32.7	31.1	*11.4	51.2	146.3	62.2
Sales workers	**4.7	**6.6	*22.1	**4.7	*26.3	64.4	64.6
Machinery operators and drivers	*10.4	*33.1	93.6	*16.9	84.1	238.1	64.1
Labourers	**2.0	*19.1	95.8	*20.7	67.2	204.8	65.5
Industry of current main job							
Agriculture, forestry and fishing	**0.2	**10.7	*20.5	*15.8	34.6	81.8	66.6
Mining	**4.1	*12.5	**6.6	**5.1	**13.2	*41.5	63.2
Manufacturing	*14.0	30.2	90.1	*16.5	74.7	225.5	63.9
Electricity, gas, water and waste services	**2.5	**3.7	*15.3	*1.0	*18.9	41.3	63.4
Construction	*6.2	*24.6	84.0	*23.2	91.4	229.5	65.3
Wholesale trade	**7.7	*11.8	41.7	*6.8	*24.0	92.0	63.9
Retail trade	**3.6	*16.1	43.4	*3.4	47.1	113.5	63.7
Accommodation and food services	**2.8	**1.1	**8.0	**1.6	*7.6	*21.1	63.3
Transport, postal and warehousing	*14.4	26.5	44.2	*11.9	67.2	164.2	63.1
Professional, scientific and technical services	**5.4	*19.0	48.7	*21.0	*35.5	129.5	65.2
Administrative and support services	**3.0	*5.1	*14.7	**5.2	*9.9	37.9	65.2
Public administration and safety	*12.0	41.7	53.4	*14.2	42.3	163.6	63.7
Education and training	*10.8	*21.5	34.0	*8.8	38.8	113.9	64.3
Health care and social assistance	**3.8	*13.4	38.9	*16.4	*28.6	101.1	65.4
Arts and recreation services	—	**10.8	**4.8	**4.9	**7.7	*28.3	64.8
Other Services	**1.1	*12.0	*27.0	*6.7	*29.2	76.0	64.5
Other industries(b)	*16.6	*21.1	28.2	**4.0	41.3	111.2	61.7
Total(c)(d)	110.0	282.4	609.0	166.6	621.5	1 789.5	64.2

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

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

(c) Includes people who were not employed.

(d) Includes people whose occupation and/or industry was inadequately described.

	AGE INTENDS TO RETIRE (YEARS)					Total '000	Average age intends to retire (a) years
	45–59	60–64	65–69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
FEMALES							
Age group (years)							
45–49	85.2	116.5	97.2	*20.5	231.3	550.8	60.9
50–54	62.9	105.5	87.2	*13.9	183.6	453.0	61.1
55–59	*13.4	77.6	95.0	*16.3	134.3	336.6	63.6
60–64	—	22.4	69.4	*11.3	62.3	165.4	65.8
65 and over	—	—	*12.6	24.1	28.7	65.4	70.1
State or territory of usual residence							
New South Wales	52.2	96.3	106.6	*14.3	209.0	478.4	61.8
Victoria	38.9	97.0	95.2	*28.0	153.0	412.1	62.7
Queensland	25.9	58.6	68.8	*23.2	128.0	304.5	63.2
South Australia	13.2	23.9	29.4	*7.5	59.3	133.3	63.0
Western Australia	*18.9	25.8	37.9	*9.5	69.2	161.3	62.4
Tasmania	6.6	7.8	9.4	*2.2	13.6	39.6	62.0
Northern Territory(b)	*1.3	*4.3	4.6	**0.7	*2.1	12.9	62.7
Australian Capital Territory	4.6	8.5	9.3	**0.6	*6.1	29.1	61.5
Relationship in household							
Family member	155.5	300.4	300.2	73.7	544.2	1 374.1	62.2
Husband, wife or partner	147.6	268.4	215.5	60.8	462.4	1 154.6	61.8
With dependants	81.6	118.7	57.1	*17.0	167.0	441.3	60.3
Without dependants	66.0	149.7	158.5	43.8	295.4	713.4	62.8
Lone parent	*7.9	27.3	73.5	*12.5	68.0	189.1	64.2
Non-dependent child	—	**2.2	**6.5	—	**4.1	*12.8	63.7
Other family person	—	**2.6	**4.7	**0.4	**9.7	*17.5	64.7
Non-family member	*6.0	*20.5	61.1	12.3	95.5	195.5	64.5
Relationship not determined	—	**1.1	—	—	**0.5	**1.6	**60.0
Country of birth							
Born in Australia	141.8	235.3	238.4	48.1	478.1	1 141.8	61.8
Born overseas	19.7	86.8	122.9	37.9	162.1	429.4	64.0
Status in employment							
Employees	148.1	291.1	334.5	65.7	548.3	1 387.8	62.3
Employers	**6.8	*3.7	*6.8	*3.8	*10.1	31.2	62.9
Own account workers	**4.4	*11.0	*12.8	*15.3	59.2	102.6	65.5
Contributing family workers	—	**2.8	—	—	**3.6	*6.3	60.9
Not employed	**2.3	*13.5	*7.2	**1.3	*19.1	43.2	62.2
Main factor influencing decision about when to retire							
Reaching the eligibility age for an age (or service) pension	*13.7	36.1	64.0	**1.0	51.1	165.8	62.5
Ability to access other government pensions or benefits	**1.7	—	**4.4	—	**3.6	*9.7	63.5
Ability to access superannuation funds	**5.2	*17.1	*8.5	**0.9	**6.4	38.0	61.2
Being retrenched or made redundant	**1.9	**0.5	**3.1	**0.7	*8.0	*14.1	63.5
Job too stressful or pressured	**2.0	*11.8	**2.6	**0.9	*9.3	26.6	61.7
Declining interest in work	**3.2	**6.4	**9.4	*1.7	*19.6	40.3	62.7
Financial security	77.3	124.0	134.5	*26.3	254.8	616.8	61.8
Retirement of partner	*10.2	*12.6	*7.6	—	30.2	60.6	59.2
Personal health or physical abilities	*22.7	57.2	77.0	40.8	149.8	347.6	64.3
Need to care for partner or family	**1.5	**5.2	**1.6	**3.3	*10.3	*21.9	63.3
Spouse/partner's income will enable me to retire	**2.4	*8.2	**3.1	—	**5.0	*18.8	61.1
Spend more time with partner/family	**3.5	*9.7	*10.4	**0.8	*6.2	*30.5	61.8
Have more personal/leisure time	**6.2	*12.0	*4.2	—	*14.6	37.0	60.3
Other	**5.8	*12.4	*11.7	**6.1	*18.8	54.8	63.4
Did not know	**4.2	**8.9	*19.4	**3.6	52.5	88.5	64.3

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

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

AGE INTENDS TO RETIRE (YEARS)

					Average age intends to retire(a)	
45-59	60-64	65-69	70 and over	Did not know	Total	
'000	'000	'000	'000	'000	'000	years

FEMALES *cont.*

Occupation of current main job							
Managers	*11.0	*27.2	39.3	*13.2	65.6	156.3	63.4
Professionals	*46.8	106.7	96.5	*26.2	125.7	401.8	62.5
Technicians and trades workers	**7.7	*11.3	*9.2	*4.0	*26.3	*58.6	61.4
Community and personal service workers	*21.2	29.8	43.5	**10.6	86.1	191.0	62.7
Clerical and administrative workers	51.8	93.4	100.8	*18.5	167.1	431.7	61.9
Sales workers	*13.5	*19.4	*25.0	*5.4	68.2	131.5	62.2
Machinery operators and drivers	—	**1.5	**3.8	—	*9.5	*14.9	63.6
Labourers	**7.3	*19.3	*35.9	*6.9	72.7	142.1	63.3
Industry of current main job							
Agriculture, forestry and fishing	—	**3.5	**5.2	**6.2	*21.0	35.9	66.6
Mining	**0.9	**0.2	**1.4	—	**2.7	*5.2	60.9
Manufacturing	**6.9	*11.3	*10.8	**3.9	27.0	59.9	62.5
Electricity, gas, water and waste services	**0.4	—	**0.4	—	**1.1	**1.9	60.5
Construction	**3.9	*7.5	**1.7	**1.4	*23.3	*37.8	60.8
Wholesale trade	**5.8	*8.2	*8.3	**3.8	*30.1	56.3	62.2
Retail trade	*15.9	*24.7	30.9	*7.0	95.9	174.4	62.4
Accommodation and food services	*8.8	**3.4	*14.0	**1.6	*21.2	49.0	61.1
Transport, postal and warehousing	**2.3	*10.7	**7.4	**3.7	*19.0	43.1	62.7
Professional, scientific and technical services	*8.3	*4.8	*12.9	*6.1	*34.8	67.0	63.7
Administrative and support services	**5.6	*11.0	*8.3	**4.9	32.1	61.9	62.2
Public administration and safety	*10.9	31.1	36.6	**3.7	*27.4	109.7	62.4
Education and training	37.4	71.7	86.0	*8.9	85.6	289.5	62.1
Health care and social assistance	*26.8	83.3	90.0	*24.1	136.5	360.6	63.0
Arts and recreation services	**6.2	**1.2	**3.2	**0.8	*9.1	*20.5	59.6
Other Services	**1.1	*9.6	*8.9	**2.4	*17.1	39.0	63.1
Other industries(b)	*17.9	*26.3	26.8	*6.3	*37.4	114.8	61.9
Total(c)(d)	161.5	322.1	361.3	86.0	640.2	1 571.2	62.5

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— nil or rounded to zero (including null cells)

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

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

(c) Includes people who were not employed.

(d) Includes people whose occupation and/or industry was inadequately described.

	AGE INTENDS TO RETIRE (YEARS)					Total '000	Average age intends to retire(a) years
	45–59	60–64	65–69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
PERSONS							
Age group (years)							
45–49	140.5	233.7	277.2	52.8	403.9	1 108.1	61.9
50–54	110.2	192.5	226.5	*39.3	345.5	913.9	62.0
55–59	*20.8	135.2	249.6	44.7	265.5	715.8	64.4
60–64	—	43.1	182.3	48.7	153.6	427.6	66.1
65 and over	—	—	34.8	67.2	93.3	195.3	70.5
State or territory of usual residence							
New South Wales	80.8	188.0	283.3	59.5	400.0	1 011.7	63.1
Victoria	67.9	156.4	272.1	71.4	312.2	879.9	63.6
Queensland	52.8	110.7	179.5	63.4	264.4	670.8	63.8
South Australia	19.2	45.1	79.4	18.1	109.8	271.6	63.8
Western Australia	31.1	65.1	99.8	29.3	133.1	358.5	63.2
Tasmania	10.3	15.7	25.9	*5.3	24.3	81.4	63.0
Northern Territory(b)	2.8	6.2	8.4	*1.5	6.6	25.6	63.0
Australian Capital Territory	*6.6	17.4	21.9	*4.2	11.2	61.2	62.7
Relationship in household							
Family member	249.4	551.3	824.2	225.9	1 090.8	2 941.6	63.3
Husband, wife or partner	234.4	511.4	707.4	203.5	979.1	2 635.8	63.2
With dependants	138.7	222.0	240.6	73.6	356.6	1 031.5	62.2
Without dependants	95.7	289.4	466.8	129.9	622.5	1 604.2	63.9
Lone parent	*11.6	31.1	89.8	*20.5	84.8	237.7	64.4
Non-dependent child	**3.5	**4.2	*15.3	—	*12.7	*35.7	63.3
Other family person	—	**4.5	*11.8	**1.9	*14.2	32.4	65.2
Non-family member	22.1	52.1	145.1	26.0	170.5	415.8	64.1
Relationship not determined	—	**1.1	**0.9	**0.8	**0.5	**3.3	64.4
Country of birth							
Born in Australia	224.9	435.4	642.0	161.3	898.2	2 361.8	63.1
Born overseas	46.6	169.1	328.2	91.4	363.6	998.9	64.2
Status in employment							
Employees	240.9	557.2	858.7	196.0	1 044.3	2 896.9	63.2
Employers	*14.2	*8.2	*26.6	*10.8	40.4	100.2	63.5
Own account workers	*13.4	*22.3	72.5	44.3	144.9	297.4	66.0
Contributing family workers	—	**2.8	—	—	**3.6	*6.3	60.9
Not employed	**3.0	*14.1	*12.6	**1.5	28.6	59.8	62.7
Main factor influencing decision about when to retire							
Reaching the eligibility age for an age (or service) pension	*20.0	55.9	192.4	*4.4	101.9	374.6	63.6
Ability to access other government pensions or benefits	**2.2	**3.8	13.4	**1.4	**8.1	28.8	63.9
Ability to access superannuation funds	*26.6	42.1	43.7	**2.3	20.2	134.8	61.6
Being retrenched or made redundant	**4.0	**0.9	*10.5	**1.1	*16.1	*32.5	63.3
Job too stressful or pressured	**3.5	*12.6	**7.7	**2.3	*14.6	40.6	62.7
Declining interest in work	**3.2	*10.4	*32.6	*18.0	38.3	102.5	66.0
Financial security	130.4	273.4	356.8	71.2	488.9	1 320.8	62.6
Retirement of partner	*12.5	*17.0	*17.1	**0.4	36.7	83.6	60.5
Personal health or physical abilities	*38.6	101.9	173.7	117.0	335.5	766.7	65.1
Need to care for partner or family	**1.8	**5.2	**2.5	*4.1	*16.1	*29.6	63.9
Spouse/partner's income will enable me to retire	**2.4	*8.2	**4.4	**0.2	**5.0	*20.2	61.6
Spend more time with partner/family	**6.3	*13.3	*18.6	**4.2	*9.7	52.1	62.2
Have more personal/leisure time	**6.2	*27.4	*16.3	**2.7	25.9	78.5	62.6
Other	*8.4	*17.6	*25.7	*16.9	*30.8	99.4	65.4
Did not know	**5.5	*14.8	54.9	**6.6	114.2	196.0	64.5

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

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

AGE INTENDS TO RETIRE (YEARS)

AGE INTENDS TO RETIRE (YEARS)					Average age intends to retire(a)	
45-59	60-64	65-69	70 and over	Did not know	Total	years
'000	'000	'000	'000	'000	'000	

PERSONS *cont.*

Occupation of current main job							
Managers	37.9	83.6	153.4	45.6	187.1	507.6	63.9
Professionals	66.5	177.4	218.3	72.9	251.7	787.0	63.6
Technicians and trades workers	*23.5	66.2	111.4	*26.4	138.5	366.0	63.4
Community and personal service workers	*30.9	37.5	64.1	*19.2	106.1	257.8	63.0
Clerical and administrative workers	71.6	126.1	131.9	*30.0	218.3	577.9	62.0
Sales workers	*18.2	*26.0	47.1	*10.2	94.5	195.9	63.1
Machinery operators and drivers	*10.4	34.6	97.4	*16.9	93.6	253.0	64.1
Labourers	*9.3	38.4	131.8	27.6	139.9	347.0	64.7
Industry of current main job							
Agriculture, forestry and fishing	**0.2	*14.2	*25.8	*21.9	55.6	117.7	66.6
Mining	*5.0	*12.7	*8.0	**5.1	**15.9	46.7	63.0
Manufacturing	*20.9	41.6	100.9	*20.4	101.7	285.4	63.7
Electricity, gas, water and waste services	**2.9	**3.7	*15.7	*1.0	*20.0	43.2	63.3
Construction	*10.1	*32.2	85.7	*24.6	114.7	267.2	64.9
Wholesale trade	**13.5	*20.0	50.0	*10.6	54.2	148.3	63.4
Retail trade	19.5	40.9	74.3	*10.4	142.9	287.9	63.0
Accommodation and food services	*11.6	**4.6	*21.9	**3.2	28.8	70.1	61.8
Transport, postal and warehousing	*16.6	37.2	51.6	*15.6	86.2	207.3	63.0
Professional, scientific and technical services	*13.7	*23.9	61.6	27.1	70.2	196.5	64.8
Administrative and support services	*8.6	*16.0	23.0	*10.1	42.1	99.7	63.6
Public administration and safety	23.0	72.7	90.0	*17.9	69.7	273.3	63.2
Education and training	48.3	93.2	119.9	*17.7	124.3	403.5	62.7
Health care and social assistance	*30.6	96.7	128.9	40.4	165.0	461.7	63.6
Arts and recreation services	**6.2	*11.9	**8.0	**5.8	*16.8	*48.7	62.9
Other Services	**2.2	*21.6	35.9	*9.1	46.2	115.0	64.1
Other industries(b)	34.6	47.5	55.0	*10.3	78.7	226.0	61.8
Total(c)(d)	271.5	604.5	970.3	252.7	1 261.8	3 360.7	63.4

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

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

(c) Includes people who were not employed.

(d) Includes people whose occupation and/or industry was inadequately described.

PERSONS IN THE LABOUR FORCE AGED 45 YEARS AND OVER WHO INTEND TO RETIRE
FROM THE LABOUR FORCE, Age intends to retire—By selected health and housing
expenses

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(a)
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000	'000	years
MALES							
Self-assessed health status							
Excellent	*24.8	63.8	113.1	30.2	131.2	363.1	63.9
Very good	45.6	108.5	285.5	69.6	217.2	726.4	64.3
Good	*27.8	82.3	157.0	56.3	195.2	518.6	64.5
Fair	*11.7	23.6	45.3	*9.1	70.3	160.2	63.4
Poor	—	**4.1	*8.1	**1.5	*7.6	*21.3	64.8
Whether had private health insurance							
Had private health insurance	79.0	209.5	354.5	128.5	389.9	1 161.4	64.1
Did not have private health insurance	*31.0	72.9	254.4	38.1	226.7	623.2	64.4
Did not know	—	—	—	—	**5.0	**5.0	—
Housing tenure							
Owner without a mortgage	*36.8	110.5	258.3	83.7	249.2	738.5	64.7
Owner with a mortgage	62.4	138.9	272.2	64.5	263.8	801.8	63.8
Renter	*7.4	28.8	67.0	16.5	98.8	218.6	64.4
Other tenure type	**3.3	**4.3	*11.4	**2.0	*9.7	30.7	63.2
<i>Total</i>	<i>110.0</i>	<i>282.4</i>	<i>609.0</i>	<i>166.6</i>	<i>621.5</i>	<i>1 789.5</i>	<i>64.2</i>
FEMALES							
Self-assessed health status							
Excellent	53.0	104.8	101.8	25.2	167.4	452.4	62.2
Very good	59.3	118.3	136.6	*27.6	250.1	592.0	62.4
Good	28.2	75.0	91.1	*25.3	161.9	381.4	63.1
Fair	**14.1	*23.1	27.4	*7.9	45.2	117.6	62.2
Poor	**6.9	**0.9	**4.4	—	*15.6	27.8	58.1
Whether had private health insurance							
Had private health insurance	133.5	236.9	246.6	59.3	400.9	1 077.2	62.2
Did not have private health insurance	28.0	85.2	114.7	*26.7	236.5	491.1	63.2
Did not know	—	—	—	—	**2.9	**2.9	—
Housing tenure							
Owner without a mortgage	71.1	149.5	155.9	45.2	273.3	695.0	62.6
Owner with a mortgage	76.9	147.2	142.3	*23.3	266.8	656.5	61.7
Renter	*8.8	*24.6	57.6	*17.6	95.5	204.0	64.9
Other tenure type	**4.7	**0.8	*5.6	—	**4.6	*15.8	60.4
<i>Total</i>	<i>161.5</i>	<i>322.1</i>	<i>361.3</i>	<i>86.0</i>	<i>640.2</i>	<i>1 571.2</i>	<i>62.5</i>

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

— nil or rounded to zero (including null cells)

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

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

PERSONS IN THE LABOUR FORCE AGED 45 YEARS AND OVER WHO INTEND TO RETIRE
FROM THE LABOUR FORCE, Age intends to retire—By selected health and housing
expenses *continued*

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(a) years
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000	'000	
PERSONS							
Self-assessed health status							
Excellent	77.9	168.6	214.9	55.4	298.6	815.4	63.0
Very good	104.9	226.9	422.1	97.2	467.3	1 318.4	63.5
Good	56.0	157.3	248.1	81.6	357.1	900.0	63.9
Fair	*25.9	46.7	72.7	*17.0	115.5	277.8	62.8
Poor	**6.9	**5.1	*12.5	**1.5	23.2	49.1	61.6
Whether had private health insurance							
Had private health insurance	212.4	446.4	601.1	187.9	790.7	2 238.6	63.2
Did not have private health insurance	59.1	158.1	369.1	64.8	463.2	1 114.2	63.9
Did not know	—	—	—	—	**7.9	**7.9	—
Housing tenure							
Owner without a mortgage	107.9	259.9	414.2	128.9	522.5	1 433.4	63.7
Owner with a mortgage	139.3	286.2	414.5	87.7	530.7	1 458.3	62.9
Renter	*16.2	53.3	124.6	*34.1	194.3	422.5	64.6
Other tenure type	**8.1	**5.1	*17.0	**2.0	*14.3	46.4	62.2
Total	271.5	604.5	970.3	252.7	1 261.8	3 360.7	63.4

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

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(a)
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
MALES							
Whether contributed to a superannuation scheme							
Contributed to a superannuation scheme	106.9	278.2	579.6	155.2	558.3	1 678.2	64.1
Did not contribute to a superannuation scheme	*3.1	**4.2	29.4	*11.4	63.2	111.4	66.7
Time contributed to superannuation scheme (years)							
Less than 5	*8.5	*16.9	49.8	*11.5	60.2	146.8	63.7
5-9	**2.8	*22.5	66.9	*18.7	66.0	176.9	65.4
10-14	*17.5	39.5	78.5	35.2	73.4	244.0	64.6
15-19	*16.5	50.9	108.8	*17.8	108.4	302.3	63.7
20-29	36.6	82.2	178.1	35.4	177.9	510.3	63.8
30 and over	*25.0	66.2	97.6	36.7	72.4	298.0	64.1
Main expected source of personal income at retirement							
Government pension or allowance	*8.7	*27.4	165.3	39.7	181.2	422.3	65.5
Superannuation/annuity/allocated pension	63.8	210.8	369.3	98.7	299.1	1 041.7	64.0
Dividends or interest	*13.9	*14.1	**5.9	*6.5	*14.1	54.5	61.5
Rental property income	*12.6	*10.8	*18.7	**5.5	*11.8	59.4	61.9
Own unincorporated business income	**7.5	*6.4	*15.5	**4.6	*25.5	59.4	62.9
Workers' compensation	—	**1.0	—	—	—	**1.0	**60.0
Other	—	**2.9	**1.7	**3.0	**2.0	*9.5	67.1
No personal income(b)	**1.7	**2.3	**4.4	**1.6	**3.2	*13.1	65.7
Did not know	**1.8	*6.7	*24.0	**5.3	83.1	120.8	65.2
Not determined(c)	—	**0.2	**4.2	**1.8	**1.7	*7.9	66.3
Main expected source of funds for meeting living costs at retirement							
Personal income	81.6	222.9	498.2	131.6	445.2	1 379.5	64.3
Partner's income	*8.9	*13.6	*25.7	*6.2	*19.1	73.6	63.2
Savings or selling assets	*15.9	33.4	47.2	*19.8	56.8	173.1	63.7
None of the above	**1.8	**5.6	**9.7	**1.9	*15.7	34.7	63.5
Did not know	**1.8	*6.7	*24.0	**5.3	83.1	120.8	65.2
Not determined(c)	—	**0.2	**4.2	**1.8	**1.7	*7.9	66.3
Total(d)	110.0	282.4	609.0	166.6	621.5	1 789.5	64.2

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

(b) Includes people who expected to live off savings, assets, partner's income etc.

(c) Includes 350 people who refused to answer.

(d) Includes people who did not contribute to a superannuation scheme.

continued

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(a) years
	45–59	60–64	65–69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
FEMALES							
Whether contributed to a superannuation scheme							
Contributed to a superannuation scheme	154.9	313.7	347.7	77.5	586.2	1 480.0	62.4
Did not contribute to a superannuation scheme	**6.6	*8.4	*13.6	*8.6	54.0	91.2	64.1
Time contributed to superannuation scheme (years)							
Less than 5	*13.0	*21.1	31.7	**1.4	85.1	152.4	61.9
5–9	*21.4	*31.3	38.7	*7.6	116.0	215.1	62.0
10–14	*22.2	59.1	54.7	*17.7	126.9	280.6	62.7
15–19	42.7	77.4	93.2	*24.4	93.0	330.8	62.5
20–29	36.7	94.6	108.6	*22.1	132.6	394.5	62.8
30 and over	**18.8	*30.1	*20.7	**4.3	32.6	106.5	60.8
Main expected source of personal income at retirement							
Government pension or allowance	*10.1	59.9	156.1	33.8	227.5	487.4	64.5
Superannuation/annuity/allocated pension	98.9	195.7	171.9	35.3	236.8	738.5	62.0
Dividends or interest	*6.3	*9.7	**1.7	**4.5	*20.3	42.6	62.1
Rental property income	*7.3	*25.5	*8.6	**1.2	*18.5	61.2	60.9
Own unincorporated business income	**2.6	**2.0	**1.9	*7.2	*17.4	*31.1	65.9
Workers' compensation	—	—	—	—	**1.5	**1.5	—
Other	**0.5	**1.2	—	**0.5	**2.1	*4.3	61.8
No personal income(b)	*27.9	*5.4	*6.3	—	*35.9	75.6	56.3
Did not know	*7.9	*22.4	*12.1	**3.5	80.0	126.0	62.0
Not determined	—	**0.3	**2.6	—	**0.2	**3.1	64.6
Main expected source of funds for meeting living costs at retirement							
Personal income	72.3	192.7	290.2	66.4	403.6	1 025.2	63.4
Partner's income	65.7	80.9	29.8	**6.4	105.4	288.2	59.5
Savings or selling assets	*14.1	21.5	24.8	*8.3	44.3	113.0	62.1
None of the above	**1.5	**4.4	**1.8	**1.4	*6.6	*15.7	62.1
Did not know	*7.9	*22.4	*12.1	**3.5	80.0	126.0	62.0
Not determined	—	**0.3	**2.6	—	**0.2	**3.1	64.6
Total(c)	161.5	322.1	361.3	86.0	640.2	1 571.2	62.5

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

(b) Includes people who expected to live off savings, assets, partner's income etc.

(c) Includes people who did not contribute to a superannuation scheme.

continued

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire (a)
	45–59	60–64	65–69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
PERSONS							
Whether contributed to a superannuation scheme							
Contributed to a superannuation scheme	261.8	591.8	927.3	232.7	1 144.5	3 158.1	63.3
Did not contribute to a superannuation scheme	*9.7	*12.7	43.0	*20.0	117.3	202.6	65.6
Time contributed to superannuation scheme (years)							
Less than 5	*21.5	38.1	81.5	*12.8	145.3	299.2	62.9
5–9	*24.3	53.8	105.6	26.3	182.0	391.9	63.8
10–14	*39.7	98.6	133.2	52.9	200.3	524.6	63.7
15–19	59.3	128.3	201.9	42.2	201.5	633.1	63.0
20–29	73.3	176.8	286.7	57.5	310.5	904.8	63.4
30 and over	*43.8	96.4	118.3	41.1	105.0	404.5	63.2
Main expected source of personal income at retirement							
Government pension or allowance	*18.8	87.3	321.4	73.5	408.7	909.7	65.0
Superannuation/annuity/allocated pension	162.7	406.5	541.3	134.0	535.8	1 780.3	63.2
Dividends or interest	*20.2	*23.8	*7.7	*11.0	34.3	97.0	61.7
Rental property income	*19.9	*36.2	*27.3	**6.7	*30.3	120.5	61.4
Own unincorporated business income	*10.1	*8.4	*17.4	*11.7	42.9	90.5	63.8
Workers' compensation	—	**1.0	—	—	**1.5	**2.5	**60.0
Other	**0.5	**4.1	**1.7	**3.5	*4.0	*13.7	65.9
No personal income(b)	*29.6	*7.7	*10.7	**1.6	*39.2	88.7	58.2
Did not know	*9.7	*29.1	36.1	**8.8	163.1	246.7	63.4
Not determined(c)	—	**0.5	**6.8	**1.8	**1.9	*11.0	65.8
Main expected source of funds for meeting living costs at retirement							
Personal income	153.9	415.6	788.3	198.0	848.7	2 404.6	63.9
Partner's income	74.7	94.4	55.6	*12.6	124.6	361.8	60.4
Savings or selling assets	*30.0	54.9	72.0	28.1	101.1	286.1	63.1
None of the above	**3.3	**10.1	**11.5	**3.3	*22.4	50.4	63.0
Did not know	*9.7	*29.1	36.1	**8.8	163.1	246.7	63.4
Not determined(c)	—	**0.5	**6.8	**1.8	**1.9	*11.0	65.8
Total(d)	271.5	604.5	970.3	252.7	1 261.8	3 360.7	63.4

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

(b) Includes people who expected to live off savings, assets, partner's income etc.

(c) Includes 350 people who refused to answer.

(d) Includes people who did not contribute to a superannuation scheme.

PERSONS IN THE LABOUR FORCE AGED 45 YEARS AND OVER WHO INTEND TO RETIRE
FROM THE LABOUR FORCE, Intentions for a healthy/active retirement—By age intends to
retire

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire (a)
	45–59	60–64	65–69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
MALES							
Whether has considered being socially active when retires							
Not thought about	*17.2	*23.0	83.4	26.3	97.2	247.0	64.6
Thought about	*17.8	81.6	170.5	38.0	126.3	434.1	64.2
Made plans	31.0	79.8	167.7	52.6	109.4	440.5	64.2
Will just continue with current behaviours	44.0	98.0	187.4	49.8	288.7	668.0	64.0
Whether has considered being mentally active when retires							
Not thought about	*15.1	45.9	115.0	28.8	124.1	328.9	64.6
Thought about	21.4	65.8	181.6	44.1	137.1	449.9	64.6
Made plans	34.6	74.4	142.6	45.6	87.8	385.1	63.9
Will just continue with current behaviours	38.9	96.3	169.8	48.1	272.5	625.6	63.9
Whether has considered being physically active when retires							
Not thought about	**3.0	*18.4	70.4	*17.7	75.1	184.7	65.8
Thought about	*32.1	63.7	172.5	51.1	136.2	455.5	64.4
Made plans	40.3	94.4	174.7	54.1	127.8	491.2	63.9
Will just continue with current behaviours	34.5	105.9	191.4	*43.7	282.5	658.1	63.9
Whether has considered being financially secure when retires							
Not thought about	—	*10.7	61.1	*18.5	102.6	192.9	66.3
Thought about	**0.7	*27.7	84.5	*15.8	63.1	191.9	64.9
Made plans	94.5	220.1	389.8	121.3	345.2	1 170.9	64.0
Will just continue with current behaviours	*14.8	*23.9	73.6	*11.0	110.6	233.9	63.4
Whether has considered doing unpaid voluntary work when retires							
Not thought about	45.7	110.8	290.3	41.7	306.4	794.9	63.7
Thought about	44.4	106.6	186.5	74.9	148.4	560.7	64.4
Made plans	*13.8	39.0	83.0	*37.7	72.5	246.0	65.1
Will just continue with current behaviours	*6.1	26.0	49.2	*12.4	94.2	187.9	64.1
Whether has considered being in suitable housing when retires							
Not thought about	*24.3	82.2	185.0	48.4	222.0	562.0	64.4
Thought about	28.6	64.7	149.2	41.8	68.4	352.6	64.2
Made plans	49.5	102.1	197.2	58.2	190.4	597.4	63.9
Did not know what housing needs will be in the future	*7.5	33.5	77.5	*18.2	140.7	277.5	64.5
<i>Total</i>	110.0	282.4	609.0	166.6	621.5	1 789.5	64.2

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

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

PERSONS IN THE LABOUR FORCE AGED 45 YEARS AND OVER WHO INTEND TO RETIRE
FROM THE LABOUR FORCE, Intentions for a healthy/active retirement—By age intends to
retire *continued*

AGE INTENDS TO RETIRE (YEARS)

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire (a)
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000	'000	years
FEMALES							
Whether has considered being socially active when retires							
Not thought about	*12.9	*19.3	43.2	**4.1	76.2	155.6	63.0
Thought about	43.8	133.6	114.5	*27.0	176.8	495.7	62.4
Made plans	48.2	80.4	112.6	20.7	131.3	393.1	62.6
Will just continue with current behaviours	56.6	88.9	91.0	34.3	256.0	526.8	62.3
Whether has considered being mentally active when retires							
Not thought about	37.5	*37.7	52.2	*7.9	107.0	242.3	61.5
Thought about	49.5	97.1	104.6	*17.8	168.4	437.3	62.0
Made plans	36.0	84.8	103.4	*28.1	115.3	367.6	63.1
Will just continue with current behaviours	*38.5	102.6	101.1	32.2	249.5	524.0	62.7
Whether has considered being physically active when retires							
Not thought about	*11.5	*23.6	34.4	*4.3	74.8	148.6	62.5
Thought about	44.8	122.7	120.2	*33.6	171.7	492.9	62.8
Made plans	46.4	68.7	97.7	*18.7	125.4	357.0	62.3
Will just continue with current behaviours	58.7	107.1	109.1	29.5	268.3	572.7	62.2
Whether has considered being financially secure when retires							
Not thought about	*12.0	*22.3	40.9	*16.1	87.7	178.9	64.0
Thought about	*26.3	51.1	63.8	*21.1	123.4	285.8	63.0
Made plans	100.3	212.3	212.5	33.6	325.9	884.6	62.1
Will just continue with current behaviours	*22.9	36.4	44.1	*15.2	103.2	221.8	62.3
Whether has considered doing unpaid voluntary work when retires							
Not thought about	49.4	87.1	77.2	*19.9	190.2	423.8	61.9
Thought about	77.2	159.7	164.8	39.7	213.3	654.7	62.4
Made plans	*24.2	57.9	79.0	*15.5	117.7	294.3	62.9
Will just continue with current behaviours	**10.7	*17.5	40.3	*10.9	118.9	198.3	63.7
Whether has considered being in suitable housing when retires							
Not thought about	58.6	120.7	110.8	34.6	200.9	525.4	62.3
Thought about	*37.4	85.9	93.5	*23.3	116.2	356.2	62.6
Made plans	55.4	79.2	111.1	*19.5	180.2	445.4	62.2
Did not know what housing needs will be in the future	*10.2	36.4	45.9	*8.7	142.9	244.1	63.3
<i>Total</i>	161.5	322.1	361.3	86.0	640.2	1 571.2	62.5

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

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

PERSONS IN THE LABOUR FORCE AGED 45 YEARS AND OVER WHO INTEND TO RETIRE
FROM THE LABOUR FORCE, Intentions for a healthy/active retirement—By age intends to
retire *continued*

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire (a)
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
PERSONS							
Whether has considered being socially active when retires							
Not thought about	30.0	*42.2	126.5	30.4	173.4	402.6	64.0
Thought about	61.6	215.1	285.0	65.0	303.0	929.8	63.3
Made plans	79.2	160.2	280.3	73.2	240.6	833.5	63.5
Will just continue with current behaviours	100.7	186.9	278.4	84.1	544.7	1 194.8	63.3
Whether has considered being mentally active when retires							
Not thought about	52.7	83.6	167.1	36.7	231.1	571.2	63.4
Thought about	70.9	162.8	286.2	61.9	305.4	887.2	63.4
Made plans	70.5	159.2	246.1	73.7	203.1	752.7	63.5
Will just continue with current behaviours	77.4	198.9	270.9	80.3	522.1	1 149.6	63.4
Whether has considered being physically active when retires							
Not thought about	*14.6	*41.9	104.8	22.0	149.9	333.2	64.5
Thought about	76.9	186.4	292.6	84.6	307.9	948.4	63.6
Made plans	86.7	163.2	272.4	72.8	253.2	848.3	63.3
Will just continue with current behaviours	93.3	213.0	300.5	73.2	550.8	1 230.8	63.1
Whether has considered being financially secure when retires							
Not thought about	*12.0	33.0	101.9	*34.7	190.3	371.8	65.1
Thought about	27.0	78.9	148.3	36.9	186.5	477.6	63.9
Made plans	194.8	432.4	602.3	154.8	671.1	2 055.5	63.2
Will just continue with current behaviours	*37.7	60.3	117.7	26.3	213.9	455.7	62.9
Whether has considered doing unpaid voluntary work when retires							
Not thought about	95.1	197.9	367.5	61.6	496.7	1 218.8	63.1
Thought about	121.6	266.3	351.3	114.5	361.7	1 215.4	63.4
Made plans	*38.0	96.9	162.0	53.2	190.2	540.3	64.0
Will just continue with current behaviours	*16.8	43.4	89.5	23.4	213.2	386.2	63.9
Whether has considered being in suitable housing when retires							
Not thought about	82.9	202.9	295.8	83.0	422.9	1 087.5	63.4
Thought about	66.0	150.5	242.7	65.1	184.5	708.8	63.5
Made plans	104.9	181.3	308.3	77.6	370.6	1 042.8	63.2
Did not know what housing needs will be in the future	*17.7	69.8	123.4	27.0	283.7	521.6	64.0
Total	271.5	604.5	970.3	252.7	1 261.8	3 360.7	63.4

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

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

	<i>In the labour force</i>	<i>Not in the labour force(a)(b)</i>	<i>Total</i>
	'000	'000	'000
MALES			
Previous retirement status			
Had previously retired	66.8	**6.5	73.3
Had not previously retired	2 304.3	111.0	2 415.3
All reasons for returning to work(c)			
Financial need	*24.8	**4.4	29.2
Bored/needed something to do	28.1	**0.1	28.2
Interesting opportunity came up	*10.7	—	*10.7
Employer/business asked back	**3.2	—	**3.2
Own health improved	**3.0	**1.9	**4.9
Other(d)	*7.3	—	*7.3
Total	2 371.1	117.5	2 488.6
FEMALES			
Previous retirement status			
Had previously retired	120.4	*24.1	144.5
Had not previously retired	1 822.1	163.8	1 985.9
All reasons for returning to work(c)			
Financial need	56.6	*9.3	65.9
Bored/needed something to do	40.9	**7.7	48.5
Interesting opportunity came up	*10.4	**5.3	*15.7
Employer/business asked back	**7.0	**1.0	*8.0
Own health improved	**4.2	**0.1	**4.3
Other(d)	*28.1	**4.2	*32.3
Total	1 942.6	187.8	2 130.4
PERSONS			
Previous retirement status			
Had previously retired	187.2	*30.5	217.7
Had not previously retired	4 126.4	274.8	4 401.2
All reasons for returning to work(c)			
Financial need	81.4	*13.7	95.1
Bored/needed something to do	68.9	**7.8	76.7
Interesting opportunity came up	21.1	**5.3	26.4
Employer/business asked back	*10.2	**1.0	*11.2
Own health improved	**7.2	**2.0	**9.2
Other(d)	*35.4	**4.2	*39.6
Total	4 313.7	305.3	4 619.0

* 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 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	1 282.5	960.7	764.8	308.0	386.4	99.7	26.4	56.1	3 884.7
Population 17									
Persons aged 45 years and over who have worked, at some time, for two weeks or more	1 260.2	942.4	751.9	305.5	381.4	98.0	26.0	55.6	3 821.0
Population 18									
Persons in the labour force aged 45 years and over	754.0	594.5	468.3	185.2	259.0	53.9	19.6	38.3	2 372.7
Population 19									
Employed persons aged 45 years and over	741.3	586.1	464.8	182.7	256.6	52.2	19.6	38.3	2 341.7
Population 20									
Persons aged 45 years and over who usually worked part-time hours in their main job	127.3	100.4	40.7	30.5	35.2	9.4	**1.1	7.7	352.3
Population 21									
Persons not in the labour force aged 45 years and over	528.5	366.3	296.5	122.8	127.4	45.9	6.8	17.8	1 512.0
Population 22									
Persons aged 45 years and over who have retired from the labour force	452.3	326.8	259.4	118.2	111.1	43.0	5.0	16.6	1 332.5
Population 23									
Persons aged 45 years and over who have not retired from the labour force	807.9	615.6	492.5	187.3	270.3	55.0	20.9	39.0	2 488.6
Population 24									
Persons aged 45 years and over who intend to retire from the labour force	574.0	484.2	386.1	140.4	207.9	42.6	13.6	32.1	1 881.0
Population 24A									
Persons in the labour force aged 45 years and over who intend to retire from the labour force	533.3	467.8	366.3	138.2	197.2	41.9	12.7	32.1	1 789.5

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

- (a) The populations for this topic are numbered 16-24A. Populations 1-15A 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.

	NSW	Vic.	Qld.	SA	WA	Tas	NT(b)	ACT	Aust.
	'000	'000	'000	'000	'000	'000	'000	'000	'000
FEMALES									
Population 16									
All persons aged 45 years and over	1 373.6	1 033.3	797.0	336.2	397.0	106.4	23.9	61.7	4 129.1
Population 17									
Persons aged 45 years and over who have worked, at some time, for two weeks or more	1 268.9	939.8	737.3	317.7	378.6	101.1	23.3	58.7	3 825.3
Population 18									
Persons in the labour force aged 45 years and over	605.5	492.0	386.4	156.0	204.3	48.0	16.5	33.8	1 942.6
Population 19									
Employed persons aged 45 years and over	588.3	474.5	381.0	153.6	196.6	47.5	16.5	33.5	1 891.4
Population 20									
Persons aged 45 years and over who usually worked part-time hours in their main job	287.1	261.5	200.8	82.7	93.2	25.8	4.2	15.1	970.4
Population 21									
Persons not in the labour force aged 45 years and over	768.1	541.3	410.5	180.3	192.7	58.4	7.4	27.9	2 186.5
Population 22									
Persons aged 45 years and over who have retired from the labour force	583.5	414.6	312.5	149.3	157.7	48.4	6.0	23.0	1 694.9
Population 23									
Persons aged 45 years and over who have not retired from the labour force	685.5	525.1	424.8	168.4	220.9	52.8	17.2	35.7	2 130.4
Population 24									
Persons aged 45 years and over who intend to retire from the labour force	552.7	435.7	338.2	144.5	175.0	43.4	13.3	29.5	1 732.4
Population 24A									
Persons in the labour force aged 45 years and over who intend to retire from the labour force	478.4	412.1	304.5	133.3	161.3	39.6	12.9	29.1	1 571.2

(a) The populations for this topic are numbered 16-24A. Populations 1-15A 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.

	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	2 656.1	1 994.1	1 561.8	644.2	783.5	206.1	50.3	117.7	8 013.9
Population 17									
Persons aged 45 years and over who have worked, at some time, for two weeks or more	2 529.1	1 882.1	1 489.2	623.2	760.0	199.2	49.2	114.3	7 646.3
Population 18									
Persons in the labour force aged 45 years and over	1 359.5	1 086.5	854.7	341.1	463.3	101.8	36.2	72.1	4 315.3
Population 19									
Employed persons aged 45 years and over	1 329.6	1 060.5	845.8	336.2	453.2	99.8	36.2	71.9	4 233.2
Population 20									
Persons aged 45 years and over who usually worked part-time hours in their main job	414.5	361.9	241.6	113.2	128.4	35.2	5.2	22.8	1 322.7
Population 21									
Persons not in the labour force aged 45 years and over	1 296.6	907.6	707.1	303.1	320.2	104.3	14.1	45.6	3 698.6
Population 22									
Persons aged 45 years and over who have retired from the labour force	1 035.7	741.5	571.9	267.5	268.8	91.4	11.0	39.6	3 027.4
Population 23									
Persons aged 45 years and over who have not retired from the labour force	1 493.4	1 140.7	917.3	355.7	491.2	107.8	38.2	74.7	4 619.0
Population 24									
Persons aged 45 years and over who intend to retire from the labour force	1 126.7	920.0	724.4	284.9	382.9	86.0	26.9	61.6	3 613.4
Population 24A									
Persons in the labour force aged 45 years and over who intend to retire from the labour force	1 011.7	879.9	670.8	271.6	358.5	81.4	25.6	61.2	3 360.7

(a) The populations for this topic are numbered 16-24A. Populations 1-15A 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 Multipurpose Household Survey (MPHS) that was conducted throughout Australia in the 2008–09 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 2008–09 were:

- *Barriers and Incentives to Labour Force Participation, Australia* (cat. no. 6239.0)
- *Retirement and Retirement Intentions, Australia* (cat. no. 6238.0)
- *Household Use of Information Technology, Australia* (cat. no. 8146.0)
- *Crime Victimisation, Australia* (cat. no. 4530.0)

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 2008–09 MPHS will also be released as an expanded Confidentialised Unit Record File (CURF) in 2010.

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).

COLLECTION METHODOLOGY

5 ABS interviewers conducted personal interviews by either telephone or at selected dwellings during the 2008–09 financial year. 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 2008–09 MPHS excluded the following:

- people living 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 2008–09 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 2008–09 consisted of approximately 18,000 private dwelling households. Of the 15,233 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 86% 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 6,647 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 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).
- 16** From 2006, occupation data are classified according to the *ANZSCO—Australian and New Zealand Standard Classification of Occupations, First Edition, 2006* (cat. no. 1220.0).
- 17** Industry data are classified according to the *Australian and New Zealand Standard Industrial Classification (ANZSIC), 2006* (cat. no. 1292.0).

EXPLANATORY NOTES *continued*

CLASSIFICATIONS USED *continued*

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 2006–07 financial year. Results of this survey were published in:

- *Retirement and Retirement Intentions, Australia, July 2006 to June 2007* (cat. no. 6238.0)

CHANGES IN THIS ISSUE

21 'Average age intends to retire' is determined from responses to questions on 'age intends to permanently give up work'. In 2006–07, people were required to give an exact age which was then used to calculate 'average age intends to retire'. In 2008–09, in cases where people could not report an exact age, they were given the option of responding with an age range. These range responses were included in 'average age intends to retire' by substituting the low-point of the range into the calculation. This had almost no impact on the item.

22 The following are new data items available to the Retirement and Retirement Intentions survey for the 2008–09 year. For a more detailed list of categories available for these items, see data cube Appendix 1 – B&I and R&RI 2008–09 Data Items List.

Retirement and Retirement Intentions

- Main factor influencing decision about when to retire

Transitions to retirement

- Transition to retirement plans
- Age intends to implement transition to retirement plans
- Expected time until implements transition to retirement plans

Sources of funds for meeting living costs

- All/main sources of funds for meeting living costs at retirement
- All/main expected sources of funds for meeting living costs at retirement
- All/main current sources of funds for meeting living costs

Plans for a healthy/active retirement

- Whether has considered being physically active
- Whether has considered being mentally active
- Whether has considered being socially active
- Whether has considered being financially secure
- Whether has considered doing unpaid voluntary work
- Whether has considered being in suitable housing

Health and expenses in retirement

- Self-assessed health status
- Whether had private health insurance
- Whether had a Government health concession card
- Housing tenure

23 High reporting of non-personal income money sources (e.g. partner's income, savings or selling assets) to personal income questions in previous cycles of this survey led to the inclusion of 'all/main sources of funds for meeting living costs' data items in 2008–09 to improve this information. The categories for these items are 'personal income', 'partner's income', 'savings or selling assets' and 'none of the above'. The aim was to determine the main source of funds for meeting day-to-day living expenses (currently and at retirement or expected at retirement). As a result of this change, care should be taken when comparing with data from previous years.

EXPLANATORY NOTES *continued*

Health and expenses in retirement continued

24 'Transition to retirement plans' were collected from employed persons aged 45 years and over, through a sequence of questions about changes they might make to their working arrangements before retiring. Examples include whether they would work part time, change their employer or change other aspects of their employment such as working more from home or reducing their responsibilities. For those who reported transition plans, the age at which these were to be implemented was also collected (as an exact age or age range). Range responses were included in 'average age intends to implement transition plans' by substituting the low-point of the range into the calculation.

NEXT SURVEY

25 The ABS plans to conduct this survey again (for core topics only) during the 2010–11 financial year.

ACKNOWLEDGEMENT

26 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

27 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 relative standard errors (RSEs) for each publication table.

Unit record file

28 An expanded Confidentialised Unit Record File (CURF) will be released in early 2010 from the 2008–09 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 (see Services - CURF Microdata). For inquiries regarding CURFs, contact ABS CURF Management Unit via email at microdata.access@abs.gov.au, or telephone (02) 6252 7714.

RELATED PUBLICATIONS

29 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, Retirement 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)

30 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.

EXPLANATORY NOTES *continued*

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
ASCED	Australian Standard Classification of Education
ASCO	Australian Standard Classification of Occupations
CURF	confidentialised unit record file
LFS	Labour Force Survey
MPHS	Multipurpose 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

The ABS has a range of data available on request from the Retirement and Retirement Intentions topic. This section lists the data items and populations to which they relate. More detailed breakdowns of the data items are available in an Excel spreadsheet, as a data cube (Appendix – B&I and R&RI 2008–09 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 16-24A.

Populations 1-15A relate to the Barriers and Incentives topic (cat.no. 6239.0) alongside which this survey was run.

To obtain data available on request, or for more information contact Labour Market Statistics in Canberra on (02) 6252 7206, or by facsimile on (02) 6252 5066, or by email to <labour.statistics@abs.gov.au>.

<i>Population 16</i>	All persons aged 45 years and over
<i>Population 17</i>	Persons aged 45 years and over who have worked, at some time, for two weeks or more
<i>Population 18</i>	Persons in the labour force aged 45 years and over
<i>Population 19</i>	Employed persons aged 45 years and over
<i>Population 20</i>	Persons aged 45 years and over who usually worked part-time hours in their main job
<i>Population 21</i>	Persons not in the labour force aged 45 years and over
<i>Population 22</i>	Persons aged 45 years and over who have retired from the labour force
<i>Population 23</i>	Persons aged 45 years and over who have not retired from the labour force
<i>Population 24</i>	Persons aged 45 years and over who intend to retire from the labour force
<i>Population 24A</i>	Persons in the labour force aged 45 years and over who intend to retire from the labour force

APPENDIX POPULATIONS AND DATA ITEMS LIST *continued*

<i>Data items</i>	<i>Populations</i>	<i>Data items</i>	<i>Populations</i>		
Demographic characteristics		Current main job details <i>cont.</i>			
1	State or territory of usual residence	All	29	Employment type in current main job	19
2	Area of usual residence	All	30	Occupation of current main job	19
3	Region of usual residence	All	31	Industry of current main job	19
4	Sex	All	32	Duration of current main job	19
5	Marital status	All	Previous job details		
6	Relationship in household	All	33	Whether had ever worked	21, 22
7	Whether household had children aged under 15	All	34	Previous job full time or part time	21, 22
8A	Country of birth and period of arrival	All	35	Time since last job	21, 22
8B	Country of birth (1)	All	36	Employment type of last job	21, 22
8C	Country of birth (2)	All	37	Occupation of last job	21, 22
9	Age group (years)	All	38	Industry of last job	21, 22
10	Age of youngest child in household (years)	All	39	Hours usually worked per week in last job	21, 22
11	Number of children aged less than 15 years	All	40	Duration of last job	21, 22
11A	Self-assessed health status	All	41	Reason for ceasing last job	21, 22
Partner's demographics		Previous full-time job details			
78A	Partner's age	All	42	Whether had ever held a full-time job	19-22
79	Partner's labour force status	All	43	Whether last full-time job was with same employer as current job	19
80	Partner's full-time or part-time status in employment	All	44	Whether last full-time job was with same employer as last job	21, 22
80A	Partner's full-time or part-time status by usual hours	All	45	Time since last full-time job	21, 22
Education		46		Employment type of last full-time job	19-22
13	Whether completed primary school	All	47	Occupation of last full-time job	19-22
14	Level of highest non-school qualification	All	48	Industry of last full-time job	19-22
15	Level of highest educational attainment	All	49	Hours usually worked per week in last full-time job	19-22
16	Level of highest school educational attainment	All	50	Duration of last full-time job	19-22
17	Main field of highest non-school qualification	All	51	Reason for ceasing last full-time job	19-22
18	Main field of highest educational attainment	All	Current personal income details		
19	Age and whether attending an educational institution	All	71	Current weekly gross personal income from all sources	All
Labour force characteristics		72		All sources of current personal income	All
21	Hours usually worked in all jobs	21, 22	73	Main source of current personal income	All
23	Status in employment	19, 20	74	All types of Government pensions/allowances currently received	All
24	Full-time or part-time status in employment	19, 20	Partner's current income details		
25	Full-time or part-time status by usual hours	19, 20	75	Partner's current weekly gross income from all sources	All
26	Labour force status	All	76	All sources of partner's current personal income	All
Current main job details		77		Main source of partner's current personal income	All
27	Hours usually worked in current main job	19	78	All types of partner's Government pensions/allowances received	All
28	Full-time or part time status in current main job	19			

APPENDIX POPULATIONS AND DATA ITEMS LIST *continued*

<i>Data items</i>	<i>Population</i>	<i>Data items</i>	<i>Populations</i>
Household income		Retirement and retirement intentions <i>cont.</i>	
81	Total gross weekly household income from all sources	All	
Retirement and retirement intentions		95A	Main source of funds for meeting living costs at retirement
82	Retirement status	21	
83	Intentions to retire from full-time or part-time work	19	
84	Intentions to retire from the labour force	19, 23	
85	Age intends to retire (years)	24, 24A	
86	Expected time until retirement (years)	24, 24A	
87	All factors influencing decision about when to retire from the labour force	24, 24A	
87A	Main factor influencing decision about when to retire from the labour force	24, 24A	
87B	Transition to retirement plans	19, 20	
87C	Age intends to implement transition to retirement plans (years)	19, 20	
87D	Expected time until implement transition to retirement plans (years)	19, 20	
88D	All expected sources of personal income at retirement	24, 24A	
88A	All expected sources of funds to meet living costs at retirement	24, 24A	
89	Main expected source of personal income at retirement	24, 24A	
89A	Main expected source of funds to meet living costs at retirement	24, 24A	
90	Previous retirement status	19, 23–24	
91	All reasons for returning to work	19, 23–24	
92	Age at retirement from the labour force (years)	22	
93	Time since retirement from the labour force (years)	22	
94	All sources of personal income at retirement	22	
94A	All sources of funds for meeting living costs at retirement	22	
95	Main source of personal income at retirement	22	
95B	All current sources of funds for meeting living costs	22	
95C	Main current source of funds for meeting living costs	22	
		Superannuation contributions	
96	Whether contributed to a superannuation scheme	17, 19, 21–24A	
97	Time contributed to a superannuation scheme (years)	17, 19, 21–24A	
98	Type of payment from superannuation scheme	17, 19, 21–24A	
98A	Whether received a lump sum payment	17, 19, 21–24A	
99	All methods of disbursement of lump sum payment from superannuation	17, 19, 21–24A	
100	Main method of disbursement of lump sum payment from superannuation	17, 19, 21–24A	
101	Amount of lump sum payment received	17, 19, 21–24A	
		Plans for a healthy/active retirement	
102	Whether has considered being physically active when retires	24, 24A	
103	Whether has considered being mentally active when retires	24, 24A	
104	Whether has considered being socially active when retires	24, 24A	
105	Whether has considered being financially secure when retires	24, 24A	
106	Whether has considered doing unpaid voluntary work when retires	24, 24A	
107	Whether has considered being in suitable housing when retires	24, 24A	
		Expenses in retirement	
108	Housing tenure	All	
109	Whether had private health insurance cover	All	
110	Whether had a Government health concession card	All	

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

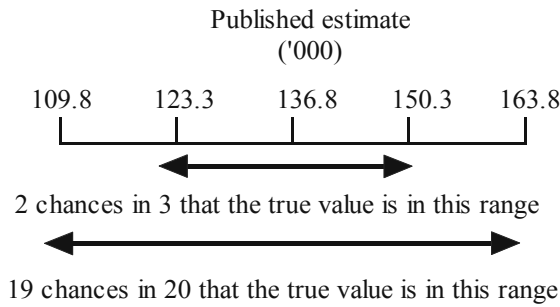
6 RSEs are routinely presented as the measure of sampling error in this publication and related products. SEs can be calculated using the estimates (counts or means) and the corresponding RSEs.

7 An example of the calculation of the SE from an RSE follows. Table T1 shows that the estimated number of females aged 55–59 who retired from the labour force aged less than 55 years is 136,800, and the RSE for this estimate is 9.9%. The SE is:

$$\begin{aligned} SE \text{ of estimate} &= (RSE / 100) \times \text{estimate} \\ &= 0.099 \times 136,800 \\ &= 13,500 \text{ (rounded to the nearest 100)} \end{aligned}$$

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 123,300 to 150,300 and about 19 chances in 20 that the value will fall within the range 109,800 to 163,800. 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 RSEs of proportions not provided in the spreadsheets 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 T1, of the 1,694,900 females who were retired from labour force, 979,900 or 57.8% were aged less than 55 years at retirement. The RSE of 979,900 is 3.4% and the RSE for 1,694,900 is 2.2% (as shown in the corresponding RSE table for T1). Applying the above formula, the RSE for the proportion of females who retired aged less than 55 years is:

$$RSE = \sqrt{(3.4)^2 - (2.2)^2} = 2.6\%$$

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 (= (57.8/100) 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 56.3% and 59.3%, and 19 chances in 20 that the proportion is within the range 54.8% to 60.8%.

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) where these are not provided in the spreadsheets. 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 136,800 and the SE is 13,500. From table T1, the estimate of females aged 60-64 who retired from the labour force aged less than 55 years old is 176,200, the RSE is 6.8% and the SE is 12,000. The estimate of females aged 55-64 who retired from the labour force aged less than 55 years is:

$$136,800 + 176,200 = 313,000$$

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

SUMS OR DIFFERENCES
BETWEEN ESTIMATES *continued*

$$SE = \sqrt{(13,500)^2 + (12,000)^2}$$
$$= 18,100 \text{ (rounded to the nearest 100)}$$

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 294,900 to 331,100 and about 19 chances in 20 that the value will fall within the range 276,800 to 349,200.

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 WHO HAVE RETIRED FROM THE LABOUR FORCE

AGE AT RETIREMENT FROM THE
LABOUR FORCE (YEARS)

Less than 55 55-59 60-64 65-69 70 and over Total

ESTIMATES ('000)

Males

Age group (years)	Less than 55	55-59	60-64	65-69	70 and over	Total
45-49	40.1	—	—	—	—	40.1
50-54	45.5	—	—	—	—	45.5
55-59	66.8	34.4	—	—	—	101.2
60-64	62.1	57.3	60.4	—	—	179.8
65-69	52.4	55.6	95.8	43.9	—	247.7
70 and over	90.0	146.2	250.6	165.5	65.8	718.1
Total	357.0	293.4	406.8	209.4	65.8	1 332.5

Females

Age group (years)	Less than 55	55-59	60-64	65-69	70 and over	Total
45-49	51.2	—	—	—	—	51.2
50-54	93.2	—	—	—	—	93.2
55-59	136.8	*35.4	—	—	—	172.3
60-64	176.2	65.8	39.2	—	—	281.1
65-69	141.4	63.2	75.8	24.8	—	305.3
70 and over	381.0	139.3	162.5	65.3	43.7	791.8
Total	979.9	303.7	277.5	90.2	43.7	1 694.9

Persons

Age group (years)	Less than 55	55-59	60-64	65-69	70 and over	Total
45-49	91.3	—	—	—	—	91.3
50-54	138.7	—	—	—	—	138.7
55-59	203.7	69.8	—	—	—	273.5
60-64	238.2	123.0	99.6	—	—	460.9
65-69	193.8	118.7	171.6	68.7	—	553.0
70 and over	471.0	285.5	413.1	230.9	109.5	1 510.0
Total	1 336.8	597.1	684.4	299.6	109.5	3 027.4

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

— nil or rounded to zero (including null cells)

TECHNICAL NOTE DATA QUALITY *continued*

T1: PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE *continued*

AGE AT RETIREMENT FROM THE
LABOUR FORCE (YEARS)

	<i>Less than 55</i>	55-59	60-64	65-69	<i>70 and over</i>	<i>Total</i>
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RSES OF ESTIMATES (%)

Males

Age group (years)	<i>Less than 55</i>	55-59	60-64	65-69	<i>70 and over</i>	<i>Total</i>
45-49	22.5	—	—	—	—	22.5
50-54	23.0	—	—	—	—	23.0
55-59	13.2	23.6	—	—	—	11.8
60-64	16.1	14.9	15.8	—	—	7.7
65-69	16.4	17.5	10.8	19.5	—	6.8
70 and over	13.2	8.9	7.2	7.8	12.5	2.2
Total	6.8	6.5	4.9	6.0	12.5	2.3

Females

Age group (years)	<i>Less than 55</i>	55-59	60-64	65-69	<i>70 and over</i>	<i>Total</i>
45-49	21.4	—	—	—	—	21.4
50-54	17.2	—	—	—	—	17.2
55-59	9.9	25.0	—	—	—	9.8
60-64	6.8	13.7	19.7	—	—	4.5
65-69	7.5	12.7	11.0	18.1	—	4.4
70 and over	3.8	10.1	9.0	13.6	16.0	1.7
Total	3.4	7.6	6.7	9.8	16.0	2.2

Persons

Age group (years)	<i>Less than 55</i>	55-59	60-64	65-69	<i>70 and over</i>	<i>Total</i>
45-49	14.1	—	—	—	—	14.1
50-54	13.0	—	—	—	—	13.0
55-59	8.1	17.2	—	—	—	7.4
60-64	7.2	8.1	11.8	—	—	3.7
65-69	6.1	13.2	6.6	14.0	—	4.3
70 and over	3.9	5.9	5.5	6.4	9.5	1.3
Total	3.3	4.7	3.9	5.0	9.5	1.8

— nil or rounded to zero (including null cells)

TECHNICAL NOTE DATA QUALITY *continued*

T2: PERSONS AGED 45 YEARS AND OVER, Retirement and retirement intentions

	Males	Females	Persons
ESTIMATES ('000)			
In the labour force	2 372.7	1 942.6	4 315.3
Employed	2 341.7	1 891.4	4 233.2
Full-time workers	2 010.4	954.1	2 964.4
Intends to continue with full-time work:	580.9	312.3	893.2
Intends to then retire from the labour force	518.3	292.6	810.9
Did not know whether intends to retire from the labour force	62.6	*19.7	82.3
Intends to retire from full-time work and work part time:	698.8	352.9	1 051.7
Intends to then retire from the labour force	586.4	302.5	888.9
Never intends or did not know whether intends to retire from the labour force	112.4	50.4	162.8
Did not know whether intends to take up part-time work:	523.1	236.0	759.1
Intends to retire from the labour force	438.5	198.7	637.2
Never intends or did not know whether intends to retire from the labour force	84.5	37.3	121.8
Never intends to retire from full-time work	207.6	52.9	260.5
Part-time workers	331.4	937.4	1 268.7
Intends to retire from the labour force	229.7	734.1	963.8
Did not know whether intends to retire from the labour force	38.9	100.7	139.6
Never intends to retire from the labour force	62.7	102.5	165.3
Unemployed	31.0	51.1	82.1
Not in the Labour Force	1 512.0	2 186.5	3 698.6
Retired from the labour force	1 332.5	1 694.9	3 027.4
Not retired from the labour force	117.5	187.8	305.3
Had never worked	62.1	303.8	365.9
Total	3 884.7	4 129.1	8 013.9

RSES OF ESTIMATES (%)

In the labour force	1.3	2.1	1.5
Employed	1.3	2.3	1.6
Full-time workers	1.6	4.2	1.9
Intends to continue with full-time work:	3.1	7.1	3.6
Intends to then retire from the labour force	3.6	7.7	3.9
Did not know whether intends to retire from the labour force	15.1	29.2	13.2
Intends to retire from full-time work and work part time:	5.0	5.9	4.1
Intends to retire from the labour force	5.8	7.1	4.4
Never intends or did not know whether intends to retire from the labour force	10.7	18.8	10.3
Did not know whether intends to take up part-time work:	5.1	9.8	4.8
Intends to retire from the labour force	6.0	10.7	5.3
Never intends or did not know whether intends to retire from the labour force	12.4	22.3	9.9
Never intends to retire from full-time work	15.1	18.9	12.0
Part-time workers	6.9	4.2	3.4
Intends to retire from the labour force	8.5	5.4	4.5
Did not know whether intends to retire from the labour force	20.9	17.0	15.1
Never intends to retire from the labour force	16.8	10.6	8.4
Unemployed	23.1	16.9	11.5
Not in the Labour Force	2.0	1.9	1.7
Retired from the labour force	2.3	2.2	1.8
Not retired from the labour force	11.0	12.9	8.9
Had never worked	13.4	6.4	5.5
Total	—	—	—

* 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.
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.
Income/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. <i>Gross income</i> is the sum of current income from all these sources before income tax or the Medicare levy have been deducted.
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.
Self-assessed health status	A person's general assessment of their own health against a five-point scale from excellent through to poor.
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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