



AUSTRALIAN BUREAU OF STATISTICS

CANBERRA

**PERSONS RETIRED
FROM FULL-TIME WORK**

AUSTRALIA

SEPTEMBER 1983

**(Previously: Persons Aged 50-69 Years
Ceasing Full-Time Work)**

CATALOGUE NO. 6238.0

EMBARGOED UNTIL 11.30 A.M. 11 JULY 1984

**PERSONS RETIRED FROM FULL-TIME WORK
AUSTRALIA
SEPTEMBER 1983**

**(Previously: Persons Aged 50-69 Years
Ceasing Full-Time Work)**

**R. J. CAMERON
Australian Statistician**

AUSTRALIAN BUREAU OF STATISTICS

CATALOGUE NO. 6238.0

© Commonwealth of Australia 1984

Printed by C. J. THOMPSON, Commonwealth Government Printer, Canberra

PHONE INQUIRIES	<i>for more information about these statistics—contact Kate Inglis on Canberra (062) 52 6504 or any of our State offices.</i>
	<i>other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or in any of our State offices.</i>
MAIL INQUIRIES	<i>write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.</i>

CONTENTS

Table

	Page
.. Explanatory notes	1
.. Summary of findings	3
Persons aged 45 years and over—	
Whether retired from full-time work and age at September 1983—	9
1 Age at retirement	10
2 State	11
3 Marital status	
Persons who had retired from full-time work—	
Age at retirement—	12
4 Reason left last full-time job	13
5 Status of worker in last full-time job	
Persons who retired from full-time work at age 45 years or more—	13
6 Type of payment from retirement scheme and age at retirement	14
7 Time since retirement, main source of income and whether main source has changed since retirement	15
8 Age and main source of income at September 1983	16
9 Status of worker in last full-time job and main source of income at September 1983	16
10 Occupation in last full-time job and main source of income at September 1983	17
11 Whether belonged to a retirement scheme and occupation in last full-time job	18
12 Age and occupation in last full-time job	
Housing arrangements—	19
13 Marital status and main source of income	20
14 Marital status and housing arrangements at retirement	21
15 Whether housing arrangements have changed and time since retirement	22
16 Marital status and age	
Persons who retired from full-time work early—	
Reason for retiring early—	23
17 Main source of income at September 1983	24
18 Main source of income at retirement	25
19 Occupation in last full-time job	26
.. Technical note	

EXPLANATORY NOTES

Introduction

In association with the September 1983 labour force survey conducted throughout Australia, persons aged 45 years and over who had retired from full-time work were asked about their age at retirement; retirement scheme coverage and type of payment derived from these schemes; housing arrangements and main source of income after retirement.

2. During the two weeks beginning 12 September 1983 specially trained interviewers asked the questions of those of the 70,000 respondents in the September labour force survey who fell within the scope of this survey.

3. Results of the only other similar survey, conducted in May 1980 have been published in *Persons Aged 50-69 Years Ceasing Full-Time Work, Australia* (6238.0).

Scope

4. The survey included all civilians aged 45 years and over except:

- (a) certain diplomatic personnel of overseas governments, customarily excluded from census and estimated populations;
- (b) overseas residents in Australia;
- (c) dependants of non-Australian defence forces stationed in Australia;
- (d) persons permanently unable to work, some patients in hospitals and sanatoria and inmates of reformatories, jails, etc.

Definitions

5. A person who had *retired from full-time work* was a person who had had a full-time job at sometime and who had ceased full-time labour force activity (i.e. was not working full-time, was not looking for full-time work and did not intend to look for, or take up, full-time work at any time in the future).

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

7. A *retirement scheme* included superannuation schemes, life assurance policies or similar schemes that provided a financial benefit when the person left full-time work.

8. A *superannuation scheme* was any fund, association or organisation set up for the purpose of providing financial cover for members when they retire. A *life assurance policy* was any endowment policy covering the life of a person which would mature when he or she left full-time work.

9. Definitions of the principal labour force categories appearing in this publication are given in *The Labour Force, Australia* (6203.0).

10. For married couples, *housing arrangements* data were collected only on the husband's schedule and then transferred to the wife's schedule during processing. In cases where the husband was not asked the question because he was not fully responding or had not retired, the data could not be transferred to the wife's schedule. These cases are included in the 'not asked' category of the housing arrangement tables.

Comparability of Series

11. The scope of the May 1980 survey was restricted to persons aged 50-69 years compared to all persons aged over 45 years in this survey. Some estimates from the May 1980 survey related only to persons who had worked in a full-time job within the last twenty years. In addition, there have been some changes to question wording and sequencing. Care should therefore be exercised in comparing estimates from the May 1980 survey with the September 1983 survey.

12. The differences between estimates from the May 1980 and September 1983 surveys for persons aged 50 to 69 years who had and who had not retired from full-time work may in part be due to changing economic and social circumstances, such as, part-time workers now working full-time or looking for full-time work and persons changing their intentions to look for, or take up, full-time work.

13. The May 1980 publication, *Persons Ceasing Full-Time Work*, also included details of the retirement intentions of persons aged 50 to 69 years who had not retired from full-time work. These details were not collected in September 1983.

Reliability of the estimates

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

- (a) *sampling error*: since the estimates are based on information obtained from occupants of a sample of dwellings, they may differ from the figures that would have been produced if all dwellings had been included in the survey. More information on this topic is given in the Technical note.
- (b) *non-sampling error*: inaccuracies may occur because of imperfections in reporting by interviewers and respondents and errors made in the coding and processing of data. These inaccuracies may occur in any enumeration, whether it be a full count or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and efficient operating procedures.

Related publications

Other ABS publications which may be of interest include:

The Labour Force, Australia (6203.0)—issued monthly

Superannuation, Australia, September to November 1982, (Preliminary), (6318.0)

Persons Not in The Labour Force, Australia, September 1983 (Preliminary), (6219.0)

Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The

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

Symbols and other usages

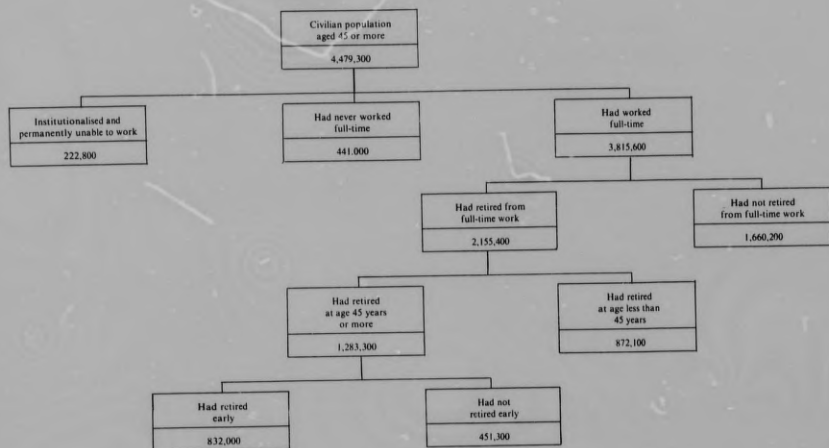
- * subject to sampling variability too high for most practical uses. See paragraph 14.
- ... not applicable
- n.e.c. not elsewhere classified

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

Summary of Findings

There were an estimated 4,479,300 persons in the civilian population aged 45 years or more, of whom 2,155,400 (48.1 per cent) persons had retired from full-time work. This includes 1,283,300 persons who had retired at age 45 years or more and 872,100 persons who had retired at age less than 45 years. Of the persons who retired at age 45 years or more 832,000 (64.8 per cent) had retired 'early'—that is at age less than 65 years for males and at age less than 60 years for females.

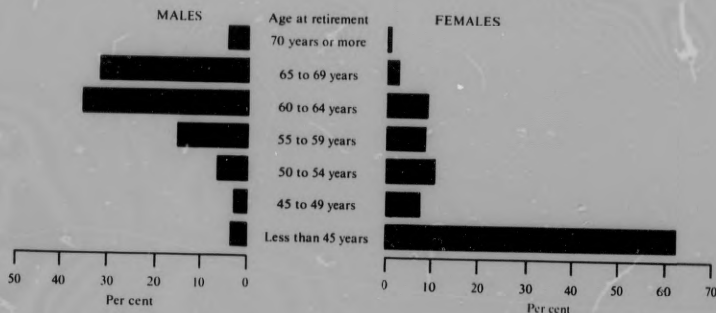
DIAGRAM 1: THE CIVILIAN POPULATION AGED 45 YEARS OR MORE
(Source: Table 1)



The age at which males and females retired from full-time work differed considerably. The majority (843,600 or 61.9 per cent) of the 1,363,300 females who had retired from full-time work did so at age less than 45 years; whereas, the majority (569,900 or 72.0 per cent) of the 792,200 males who had retired from full-time work, retired at age greater than 60 years.

DIAGRAM 2. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT RETIREMENT

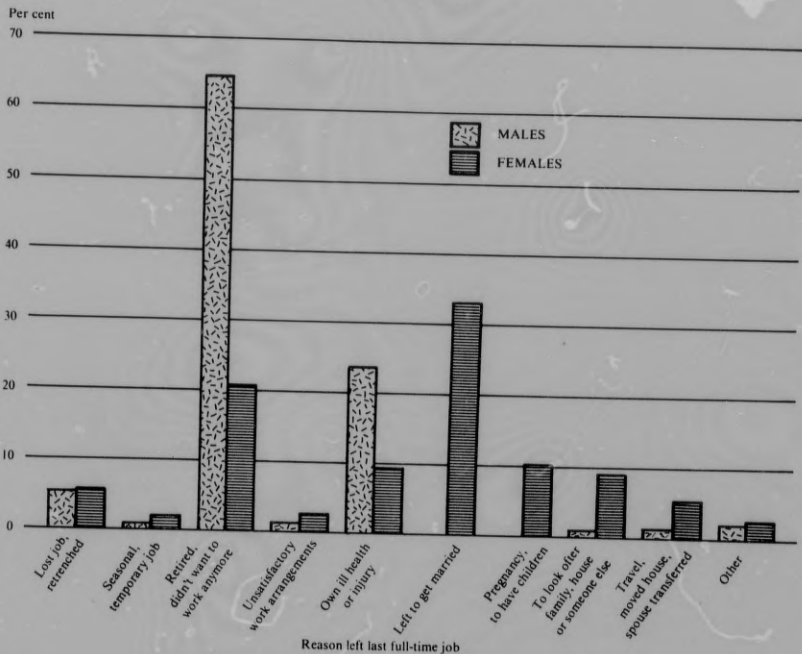
(Source: Table 4)



The reason for retirees from full-time work leaving their last full-time job varies between males and females.

512,100 or 64.6 per cent of the 792,200 males who had retired from full-time work gave 'Retired/did not want to work any more' as the reason for leaving their last full-time job; whilst only 281,500 or 20.6 per cent of the 1,363,300 females who had retired from full-time work gave this reason. A further, 705,900 or 51.8 per cent of females stated that they left their last full-time job because of family reasons (i.e. Left to get married; Pregnancy/to have children; To look after family, house or someone else).

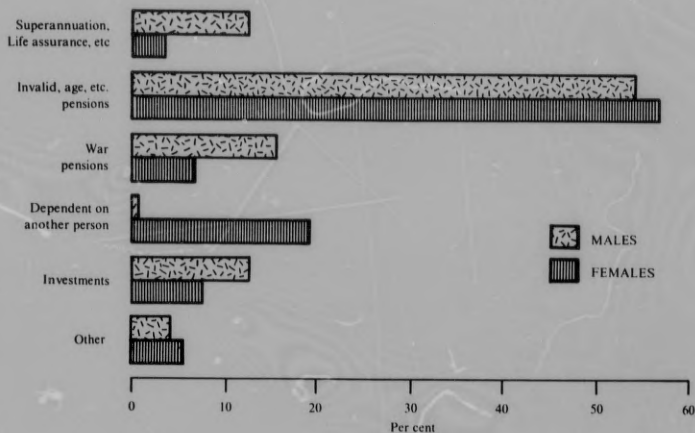
DIAGRAM 3. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK: REASON LEFT LAST FULL-TIME JOB
(Source: Table 4)



The majority of both males (54.2 per cent) and females (56.9 per cent) who had retired at age 45 years or more had invalid, age pensions as their main source of income at September 1983. 95,200 (12.5 per cent) males had superannuation etc. as their main source of income, which is significantly more than the 19,000 (3.6 per cent) females. There are also more males with war pensions and investments as their main source of income (15.7 and 12.7 per cent) compared with females (6.8 and 7.5 per cent). 101,000 (19.4 per cent) females were dependent on another person which is much higher than the 4,600 (0.6 per cent) males.

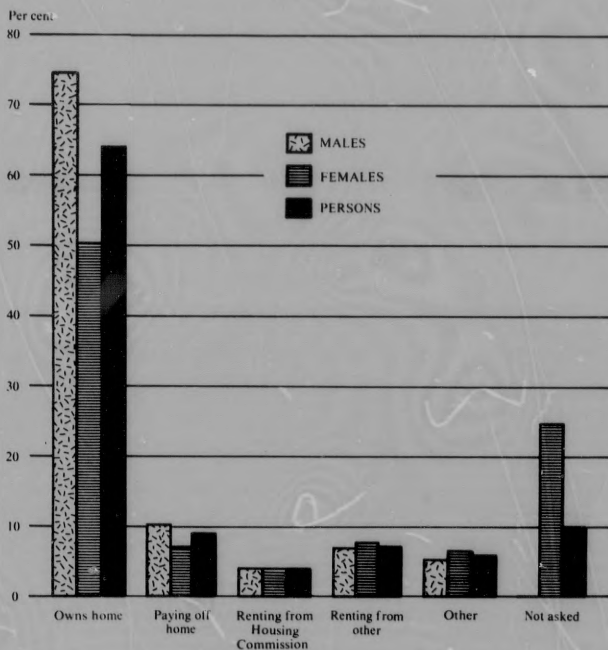
DIAGRAM 4. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE:
MAIN SOURCE OF INCOME AT SEPTEMBER 1983

(Source: Table 8)



Of the estimated 1,283,300 persons who had retired from full-time work at age 45 years or more, the majority 820,400 (63.9 per cent) owned their home in September 1983.

DIAGRAM 5. PERSONS WHO RETIRED FROM FULL-TIME WORK AGED 45 YEARS OR MORE: HOUSING ARRANGEMENTS AT SEPTEMBER 1983
(Source: Table 13)



474,700 males had retired from full-time work early (that is at age 45 years or more but less than 65). 357,300 females had retired from full-time work early (that is at age 45 years or more but less than 60). The majority of both males and females who retired early did so due to personal reasons (90.3 and 74.8 per cent).

Personal reasons for early retirement included own ill health or injury—234,600 (49.4 per cent) males and 104,500 (29.2 per cent) females—and the decision not to work anymore or wanted more leisure time—122,200 (25.7 per cent) males and 109,600 (30.7 per cent) females.

57,500 (16.1 per cent) of females retired early for family reasons.

DIAGRAM 6. PERSONS WHO RETIRED FROM FULL-TIME WORK EARLY: REASON FOR RETIRING EARLY

(Source: Table 17)

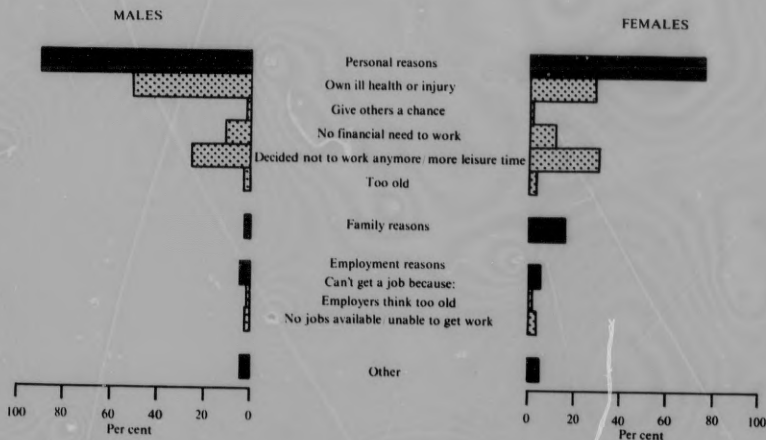


TABLE 1. PERSONS AGED 45 YEARS AND OVER: WHETHER RETIRED FROM FULL-TIME WORK, AGE AT RETIREMENT AND AGE AT SEPTEMBER 1983 ('000)

	Age at September 1983 (years)						
	45-49	50-54	55-59	60-64	65-69	70 and over	Total
MALES							
Had never worked full-time	*	*	*	*	*	3.2	8.3
Had not retired from full-time work(a)	372.0	364.4	304.2	151.8	32.8	16.2	1,241.3
Institutionalised(b)	3.6	4.8	8.0	12.4	8.0	50.2	87.1
Had retired from full-time work	13.2	21.8	57.4	171.7	206.4	321.6	792.2
Age at retirement (years)—							
Less than 45	9.4	6.6	5.3	*	*	*	28.6
45-49	3.8	6.8	6.7	*	*	*	22.5
50-54	..	8.4	19.3	11.5	4.3	7.1	50.5
55-59	..	..	26.1	57.2	20.3	17.0	120.6
60-64	..	..	..	98.6	101.2	81.2	281.0
65-69	..	..	..	..	76.9	175.7	252.6
70 years and over	..	..	..	..	..	36.3	36.3
Total	390.0	391.4	370.4	337.3	248.5	391.1	2,128.8
FEMALES							
Had never worked full-time	32.6	41.5	51.4	69.0	71.4	166.7	432.6
Had not retired from full-time work(a)	171.4	126.9	81.5	28.3	5.4	5.4	418.9
Institutionalised(b)	*	*	3.5	6.2	9.2	112.9	135.7
Had retired from full-time work	176.0	189.7	234.3	247.8	206.4	309.0	1,363.3
Age at retirement (years)—							
Less than 45	160.0	138.4	141.7	127.3	106.9	169.4	843.6
45-49	16.0	29.7	26.2	13.6	9.0	6.9	101.4
50-54	..	21.6	44.1	38.5	15.7	21.8	141.8
55-59	..	..	22.4	42.1	27.4	22.2	114.1
60-64	..	..	..	26.2	39.1	53.0	118.4
65-69	..	..	..	..	8.2	26.1	34.4
70 years and over	..	..	..	..	..	9.6	9.6
Total	382.0	359.8	370.8	351.4	292.4	594.1	2,350.5
PERSONS							
Had never worked full-time	33.9	42.0	52.3	70.3	72.6	169.9	441.0
Had not retired from full-time work(a)	543.3	491.7	385.7	180.1	38.2	21.6	1,660.2
Institutionalised(b)	5.6	6.6	11.5	18.7	17.3	163.1	222.8
Had retired from full-time work	189.2	211.5	291.8	419.6	412.8	630.6	2,155.4
Age at retirement (years)—							
Less than 45	169.4	144.9	147.0	130.1	108.8	171.9	872.2
45-49	19.8	36.6	32.9	15.4	10.8	8.5	123.9
50-54	..	30.0	63.4	50.0	20.0	28.9	192.3
55-59	..	..	48.5	99.3	47.8	39.2	234.8
60-64	..	..	..	124.8	140.4	134.2	399.4
65-69	..	..	..	..	85.1	201.9	287.0
70 years and over	..	..	..	..	..	45.9	45.9
Total	772.1	751.3	741.2	688.7	540.9	985.2	4,479.3

(a) Comprises persons working full-time at the time of the survey or intending to work full-time in the future. (b) Includes persons permanently unable to work.

TABLE 2. PERSONS AGED 45 YEARS AND OVER: WHETHER RETIRED FROM FULL-TIME WORK AND AGE AT SEPTEMBER 1983 ('000)

Whether retired from full-time work	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	A.C.T.	Australia(a)
PERSONS AGE 45 TO 49 YEARS								
Had never worked full-time	15.3	6.6	4.8	2.5	2.1	1.6	*	33.9
Had not retired	192.1	155.2	79.6	41.6	46.7	14.6	8.1	543.3
Had retired from full-time work	63.6	53.2	27.1	19.0	18.4	5.3	2.1	189.2
Age at retirement (years)—								
Less than 45	55.6	48.6	24.3	17.4	16.0	5.0	1.8	169.4
45 and over	8.0	4.5	2.8	*	2.5	*	*	19.8
Total (b)	273.9	215.9	111.9	63.9	67.6	21.6	10.8	772.1
PERSONS AGE 50 TO 54 YEARS								
Had never worked full-time	15.8	8.9	6.9	4.1	4.2	1.4	*	42.0
Had not retired	179.5	133.1	75.3	42.1	38.8	12.0	7.0	491.2
Had retired from full-time work	69.2	58.2	34.5	22.4	18.6	5.9	2.2	211.5
Age at retirement (years)—								
Less than 45	47.6	37.8	25.0	14.9	13.5	4.4	1.5	144.9
45 and over	21.6	20.4	9.5	7.4	5.1	1.5	*	66.5
Total (b)	266.4	202.1	118.1	69.1	62.0	19.7	9.9	751.3
PERSONS AGE 55 TO 59 YEARS								
Had never worked full-time	19.5	11.7	9.2	5.8	3.4	2.1	*	52.3
Had not retired	145.6	102.0	54.1	32.7	33.1	9.8	6.7	385.7
Had retired from full-time work	101.0	77.5	48.0	30.2	21.8	7.6	3.4	291.8
Age at retirement (years)—								
Less than 45	50.6	41.0	24.5	15.6	10.1	3.4	*	147.0
45 and over	50.4	36.5	23.5	14.6	11.7	4.2	2.1	144.8
Total (b)	270.0	194.2	112.5	69.8	59.1	20.3	11.0	741.2
PERSONS AGE 60 TO 64 YEARS								
Had never worked full-time	27.2	16.7	10.0	8.0	5.1	2.7	*	70.3
Had not retired	69.5	43.3	28.4	16.5	15.1	4.4	2.1	180.1
Had retired from full-time work	152.3	110.7	70.1	40.1	32.6	10.8	2.8	419.6
Age at retirement (years)—								
Less than 45	47.4	30.9	25.9	13.2	8.9	3.0	*	130.1
45 and over	104.9	79.8	44.2	26.9	23.7	7.9	1.9	289.4
Total (b)	257.6	175.2	110.7	65.6	53.4	19.0	6.0	688.7
PERSONS AGE 65 TO 69 YEARS								
Had never worked full-time	29.3	13.0	13.2	7.2	6.2	3.4	*	72.6
Had not retired	14.1	11.2	7.2	2.0	2.4	*	*	38.2
Had retired from full-time work	159.2	100.4	69.2	39.4	31.1	9.1	3.1	412.8
Age at retirement (years)—								
Less than 45	37.5	29.1	20.5	9.9	8.5	2.2	*	108.8
45 and over	121.7	71.3	48.7	29.5	22.6	6.9	2.1	304.0
Total (b)	209.3	128.2	93.4	49.3	41.1	14.3	3.6	540.9
PERSONS AGE 70 YEARS AND OVER								
Had never worked full-time	62.3	45.0	25.8	19.5	10.5	5.2	*	169.9
Had not retired	7.5	5.9	3.5	2.0	*	1.1	*	21.6
Had retired from full-time work	216.1	172.3	109.4	59.5	51.4	15.9	4.7	630.6
Age at retirement (years)—								
Less than 45	56.1	48.0	29.8	16.8	14.9	4.5	1.5	171.9
45 and over	160.0	124.3	79.6	42.7	36.5	11.4	3.2	458.7
Total (b)	344.5	264.6	166.8	93.6	78.3	28.4	6.6	985.2
TOTAL								
Had never worked full-time	169.5	102.0	70.0	47.1	31.4	16.4	3.5	441.0
Had not retired	608.2	450.8	248.2	137.0	137.5	42.9	24.4	1,660.2
Had retired from full-time work	761.4	572.3	358.2	210.6	173.9	54.5	18.2	2,155.4
Age at retirement (years)—								
Less than 45	294.8	235.4	149.9	87.8	71.9	22.4	8.1	872.2
45 and over	466.5	336.9	208.3	122.7	102.0	32.2	10.2	1,283.3
Total (b)	1,621.6	1,180.1	713.4	411.2	361.5	123.4	47.8	4,479.3

(a) Includes the Northern Territory. (b) Includes institutionalised persons and persons permanently unable to work.

TABLE 3. PERSONS AGED 45 YEARS AND OVER: WHETHER RETIRED FROM FULL-TIME WORK, MARITAL STATUS AND AGE AT SEPTEMBER 1983 ('000)

Whether retired from full-time work	Married			Not married			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
AGE 45 TO 49 YEARS									
Had never worked full-time	*	29.0	29.2	*	3.7	4.7	*	32.6	33.9
Had not retired	335.6	133.9	469.5	36.4	37.4	73.8	372.0	171.4	543.3
Had retired from full-time work	10.0	160.7	170.7	3.2	15.3	18.5	13.2	176.0	189.2
Age at retirement (years)—									
Less than 45	6.4	146.2	152.6	3.0	13.8	16.7	9.4	160.0	169.4
45 and over	3.6	14.5	18.1	*	*	*	3.8	16.0	19.8
Total (a)	347.4	324.7	672.1	42.7	57.3	100.0	390.0	382.0	772.1
AGE 50 TO 54 YEARS									
Had never worked full-time	*	35.4	35.4	*	6.1	6.6	*	41.5	42.0
Had not retired	319.1	97.4	416.5	45.2	29.5	74.7	364.4	126.9	491.2
Had retired from full-time work	16.7	164.5	181.2	5.1	25.2	30.3	21.8	189.7	211.5
Age at retirement (years)—									
Less than 45	4.8	121.3	126.1	*	17.0	18.9	6.6	138.4	144.9
45 and over	11.9	43.2	55.1	3.3	8.2	11.4	15.2	51.3	66.5
Total (a)	339.2	298.3	637.5	52.3	61.5	113.8	391.4	359.8	751.3
AGE 55 TO 59 YEARS									
Had never worked full-time	*	42.9	43.6	*	8.5	8.7	*	51.4	52.3
Had not retired	264.3	56.9	321.2	39.9	24.6	64.5	304.2	81.5	385.7
Had retired from full-time work	47.2	191.2	238.4	10.2	43.2	53.3	57.4	234.3	291.8
Age at retirement (years)—									
Less than 45	3.0	120.0	123.0	*	21.6	23.9	5.3	141.7	147.0
45 and over	44.2	71.2	115.4	7.9	21.5	29.4	52.1	92.7	144.8
Total (a)	317.4	292.2	609.6	53.1	78.5	131.6	370.4	370.8	741.2
AGE 60 TO 64 YEARS									
Had never worked full-time	*	51.7	52.6	*	17.3	17.8	*	69.0	70.3
Had not retired	130.2	15.2	145.4	21.5	13.2	34.7	151.8	28.3	180.1
Had retired from full-time work	148.6	181.2	329.8	23.2	66.6	89.8	171.7	247.8	419.6
Age at retirement (years)—									
Less than 45	*	97.4	99.6	*	30.0	30.6	*	127.3	130.1
45 and over	146.4	83.9	230.2	22.6	36.6	59.2	169.0	120.5	289.4
Total (a)	287.4	251.3	538.7	49.9	100.0	149.9	337.3	351.4	688.7
AGE 65 TO 69 YEARS									
Had never worked full-time	*	45.7	46.2	*	25.8	26.4	*	71.4	72.6
Had not retired	28.9	3.0	31.9	3.9	*	6.3	32.8	5.4	38.2
Had retired from full-time work	173.8	125.9	299.6	32.7	80.5	113.2	206.4	206.4	412.8
Age at retirement (years)—									
Less than 45	*	73.0	74.5	*	33.9	34.4	*	106.9	108.8
45 and over	172.3	52.9	225.1	32.2	46.7	78.9	204.5	99.5	304.0
Total (a)	207.3	177.2	384.5	41.2	115.2	156.4	248.5	292.4	540.9
AGE 70 YEARS AND OVER									
Had never worked full-time	*	60.2	62.0	*	106.5	107.9	3.2	166.7	169.9
Had not retired	11.8	*	13.3	4.4	3.9	8.3	16.2	5.4	21.6
Had retired from full-time work	234.0	104.5	338.5	87.5	204.5	292.1	321.6	309.0	630.6
Age at retirement (years)—									
Less than 45	*	65.0	66.8	*	104.4	105.1	*	169.4	171.9
45 and over	232.2	39.5	271.7	86.8	100.1	186.9	319.0	139.6	458.7
Total (a)	270.4	180.8	451.1	120.8	413.3	534.1	391.1	594.1	985.2
TOTAL									
Had never worked full-time	4.0	264.9	269.0	4.3	167.7	172.0	8.3	432.6	441.0
Had not retired	1,089.9	307.8	1,397.8	151.3	111.1	262.4	1,241.3	418.9	1,660.2
Had retired from full-time work	630.2	928.0	1,558.2	161.9	435.3	597.2	792.2	1,363.3	2,155.4
Age at retirement (years)—									
Less than 45	19.6	622.9	642.6	8.9	220.7	229.6	28.6	843.6	872.2
45 and over	610.6	305.1	915.7	153.0	214.6	367.6	763.6	519.7	1,283.3
Total (a)	1,768.9	1,524.6	3,293.5	359.9	825.9	1,185.8	2,128.8	2,350.5	4,479.3

(a) Includes institutionalised persons and persons permanently unable to work.

TABLE 4. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT RETIREMENT AND REASON LEFT LAST FULL-TIME JOB, SEPTEMBER 1983 ('000)

Reason left last full-time job—	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	Total
MALES								
Retrenched, made redundant, lost job	*	*	4.1	8.6	16.2	8.1	*	42.2
Seasonal or temporary job	*	*	*	*	*	*	*	6.3
Retired, did not want to work any longer	*	*	10.3	45.7	191.5	230.9	28.9	512.1
Unsatisfactory work arrangements	*	*	*	*	*	*	*	10.3
Own ill health or injury	19.4	15.7	27.7	55.4	60.4	7.8	*	188.0
Left to get married	*	*	*	*	*	*	*	*
Pregnancy, to have children	..	..	..	..	..	..	..	..
To look after family, house or someone else	*	*	*	*	*	*	*	6.4
Travel, moved house, spouse transferred	*	*	*	*	*	*	*	10.5
Other reasons	*	*	*	*	3.7	*	*	15.9
Total	28.6	22.5	50.5	120.6	281.0	252.6	36.3	792.2
FEMALES								
Retrenched, made redundant, lost job	24.2	14.1	17.2	11.6	7.5	*	*	77.2
Seasonal or temporary job	14.1	3.2	3.6	*	*	*	*	27.2
Retired, did not want to work any longer	62.5	20.0	43.5	44.6	78.8	25.0	7.0	281.5
Unsatisfactory work arrangements	14.4	6.2	6.1	4.2	4.1	*	*	35.6
Own ill health or injury	37.1	21.1	30.6	24.2	11.6	*	*	127.7
Left to get married	429.0	5.6	3.6	*	*	*	*	442.5
Pregnancy, to have children	138.2	*	*	*	..	..	..	139.3
To look after family, house or someone else	73.3	15.0	17.1	11.6	5.6	*	*	124.1
Travel, moved house, spouse transferred	35.8	10.1	11.9	8.6	4.2	*	*	72.5
Other reasons	15.0	5.4	7.9	3.6	*	*	*	35.7
Total	843.6	101.4	141.8	114.1	118.4	34.4	9.6	1,363.3
PERSONS								
Retrenched, made redundant, lost job	25.6	16.1	21.3	20.2	23.7	10.2	*	119.5
Seasonal or temporary job	15.1	3.5	4.6	3.4	4.8	*	*	33.5
Retired, did not want to work any longer	64.6	22.7	53.8	90.2	270.4	256.0	35.9	793.6
Unsatisfactory work arrangements	15.6	6.4	8.0	7.0	5.9	*	*	45.9
Own ill health or injury	56.5	36.9	58.3	79.6	72.0	10.5	*	315.7
Left to get married	429.0	5.5	3.6	*	*	*	*	442.6
Pregnancy, to have children	138.4	*	*	*	..	..	..	139.5
To look after family, house or someone else	73.4	15.1	18.0	13.4	8.4	*	*	130.5
Travel, moved house, spouse transferred	37.3	10.4	13.8	11.3	6.8	*	*	83.0
Other reasons	16.7	6.6	10.6	6.6	6.2	*	*	51.6
Total	872.2	123.9	192.3	234.8	399.4	287.0	45.9	2,155.4

TABLE 5. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT RETIREMENT AND STATUS OF WORKER IN LAST FULL-TIME JOB, SEPTEMBER 1983
(* 000)

Status of worker in last full-time job	Age at retirement (years)						Total
	Less than 45	45-49	50-54	55-59	60-64	65-69 70 and over	
Males—							
Wage or salary earner	18.1	16.4	33.7	89.7	232.9	210.2	621.2
Employer	*	*	4.0	10.0	12.7	5.4	45.1
Self employed	*	*	7.4	13.0	26.7	20.4	81.5
Last job more than 20 years ago	7.5	*	5.5	7.9	8.7	11.4	44.3
Total(a)	28.6	22.5	50.5	120.6	281.0	252.6	792.2
Females—							
Wage or salary earner	155.2	75.6	106.1	89.4	91.9	26.6	551.2
Employer	6.2	3.9	4.9	7.0	6.3	3.5	32.6
Self employed	7.0	5.7	9.2	6.9	8.0	*	39.8
Last job more than 20 years ago	674.8	16.3	21.6	10.5	12.2	*	738.6
Total(a)	843.6	101.4	141.8	114.1	118.4	34.4	1,363.3
Persons—							
Wage or salary earner	173.3	92.0	139.9	179.1	324.8	236.8	1,172.5
Employer	7.2	5.4	8.8	17.0	19.0	14.1	77.8
Self employed	9.1	8.1	16.6	19.9	34.7	22.4	121.3
Last job more than 20 years ago	682.3	18.5	27.1	18.4	20.9	13.4	782.9
Total(a)	872.2	123.9	192.3	234.8	399.4	287.0	2,155.4

(a) Includes a small number of unpaid family helpers.

TABLE 6. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: TYPE OF PAYMENT FROM RETIREMENT SCHEME AND AGE AT RETIREMENT, SEPTEMBER 1983
(* 000)

Type of payment	Age at retirement (years)					Retired early(a)	Total
	45-49	50-54	55-59	60-64	65-69 70 and over		
MALES							
Lump sum only	4.4	9.0	35.0	91.7	75.5	4.8	220.5
Regular payments only	*	3.8	8.8	32.4	22.7	*	47.3
Lump sum and regular payments	*	*	12.0	35.5	14.0	*	65.8
No lump sum or regular payments	*	3.6	6.2	6.8	3.0	*	21.6
Don't know type of payment	*	*	*	*	*	*	5.3
Did not belong to a retirement scheme	13.7	30.6	57.7	113.1	136.4	26.7	378.2
Total	22.5	50.5	120.6	281.0	252.6	36.3	763.6
FEMALES							
Lump sum only	9.1	15.5	14.9	19.5	4.7	*	64.2
Regular payments only	*	*	3.4	5.5	*	*	14.1
Lump sum and regular payments	*	*	*	5.5	*	*	9.1
No lump sum or regular payments	*	3.0	*	*	*	*	8.3
Don't know type of payment	*	*	*	*	*	*	6.7
Did not belong to a retirement scheme	87.6	120.9	90.9	85.8	26.4	8.2	419.8
Total	101.4	141.8	114.1	118.4	34.4	9.6	519.7
PERSONS							
Lump sum only	13.5	24.5	49.9	111.2	80.2	5.4	284.6
Regular payments only	3.3	5.8	12.2	37.9	24.7	*	86.2
Lump sum and regular payments	*	*	14.3	41.0	14.4	*	74.9
No lump sum or regular payments	4.1	6.6	8.5	8.5	3.8	*	32.8
Don't know type of payment	*	*	*	*	*	*	6.7
Did not belong to a retirement scheme	101.2	151.5	148.6	198.9	162.8	34.9	797.9
Total	123.9	192.3	234.8	399.4	287.0	45.9	1,283.3

(a) Retired early for males is at age 45 years or more but less than 65 and for females is at age 45 years or more but less than 60.

TABLE 7. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: TIME SINCE RETIREMENT, MAIN SOURCE OF INCOME AND WHETHER MAIN SOURCE HAS CHANGED SINCE RETIREMENT, SEPTEMBER 1983 ('000)

	Males					Females				
	Time since retirement (years)					Time since retirement (years)				
	Less than 2	2-4	5-9	10-20	Total (a)	Less than 2	2-4	5-9	10-20	Total (a)
NO CHANGE IN MAIN SOURCE OF INCOME										
Main source of income September 1983—										
Superannuation and life assurance, etc.	17.1	23.5	28.9	19.7	91.1	*	4.4	5.3	4.4	16.4
Invalid/age, etc. pensions(b)	31.7	68.4	111.3	79.0	299.2	13.2	27.5	48.2	57.2	158.4
War pensions(c)	14.9	32.0	25.4	11.7	85.1	*	4.4	4.6	*	14.8
Dependent on another person	*	*	*	*	3.8	18.5	28.0	31.6	15.5	95.0
Investments	15.7	24.2	19.6	16.5	78.4	*	8.9	6.9	5.9	25.7
Savings/sale of assets	3.4	*	*	*	9.0	*	*	*	*	3.6
Part-time work	3.2	3.7	*	*	11.4	4.1	4.9	4.5	*	15.0
Other	*	*	*	*	6.6	*	*	*	*	3.8
CHANGE IN MAIN SOURCE OF INCOME										
Main source of income September 1983—										
Superannuation and life assurance, etc.	*	*	*	*	4.1	*	*	*	*	*
Invalid/age, etc. pensions(b)	9.1	20.6	41.9	35.3	114.7	5.5	14.7	37.9	62.5	137.6
War pensions(c)	8.3	10.8	11.4	3.9	34.8	*	4.5	6.2	7.3	20.7
Dependent on another person	*	*	*	*	*	*	*	*	*	6.0
Investments	3.5	4.9	6.0	3.4	18.6	*	*	3.6	4.3	13.1
Savings/sale of assets	*	*	*	*	*	*	*	*	*	*
Part-time work	*	*	*	*	3.2	*	*	*	*	4.4
Other	*	*	*	*	*	*	*	*	*	*
Main source of income at retirement—										
Superannuation and life assurance, etc.	5.4	9.5	12.2	9.5	38.0	*	*	*	*	5.7
Invalid/age, etc. pensions(b)	*	*	3.0	*	7.6	*	*	*	*	5.1
War pensions(c)	*	*	*	*	5.6	*	*	*	*	4.2
Dependent on another person	*	*	4.3	*	11.0	*	12.0	31.7	51.2	113.1
Investments	*	4.1	8.2	6.0	22.2	*	*	*	3.1	7.4
Savings/sale of assets	7.1	11.8	20.1	13.4	54.6	3.0	5.0	9.2	11.1	30.9
Part-time work	*	4.1	5.6	9.2	21.8	*	3.8	3.1	6.1	14.0
Other	4.5	5.2	5.7	*	18.0	*	*	*	*	6.8
TOTAL										
Main source of income September 1983—										
Superannuation and life assurance, etc.	18.3	24.0	30.0	21.0	95.2	*	4.8	6.2	5.3	19.0
Invalid/age, etc. pensions(b)	40.8	89.0	153.2	114.3	413.9	18.7	42.1	86.1	119.7	295.9
War pensions(c)	23.2	42.8	36.9	15.6	119.9	*	9.0	10.8	10.1	35.4
Dependent on another person	*	*	*	*	4.6	19.4	29.1	33.7	17.3	101.0
Investments	19.2	29.1	25.6	20.0	96.9	3.4	11.6	10.5	10.2	38.8
Savings/sale of assets	4.0	3.5	*	*	10.8	*	*	*	*	4.8
Part-time work	3.8	4.9	3.3	*	14.6	4.6	6.8	5.6	*	19.4
Other	*	*	*	*	7.6	*	*	*	*	5.3
Main source of income at retirement—										
Superannuation and life assurance, etc.	22.6	33.0	41.1	29.1	129.1	*	5.1	7.6	6.0	22.0
Invalid/age, etc. pensions(b)	32.8	70.5	114.2	80.2	306.8	13.8	28.4	49.4	59.3	163.5
War pensions(c)	15.8	32.5	28.3	12.9	90.8	*	5.0	5.5	4.2	18.9
Dependent on another person	3.2	3.2	4.5	3.0	14.9	20.7	40.0	63.3	66.7	208.1
Investments	17.6	28.3	27.8	22.6	100.6	*	10.5	9.3	9.0	33.1
Savings/sale of assets	10.5	14.4	22.0	14.4	63.7	4.4	6.2	9.7	11.7	34.6
Part-time work	4.2	7.8	8.0	11.1	33.2	4.9	8.7	7.6	7.5	28.9
Other	7.1	7.4	6.9	*	24.6	3.0	*	*	*	10.6

(a) Includes persons who retired more than 20 years ago. (b) Includes invalid, age, supporting parents and widows pension. (c) Includes war disability, repatriation, service and war widows pensions.

TABLE 8. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: AGE AND MAIN SOURCE OF INCOME AT SEPTEMBER 1983 ('000)

Main source of income September 1983	Age (years)						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
MALES							
Superannuation, life assurance and similar schemes	*	*	9.6	29.5	25.5	29.6	95.2
Invalid/age etc. pensions(a)	*	6.3	19.5	47.8	112.9	226.2	413.9
War pensions(b)	*	*	4.9	54.3	36.4	23.3	119.9
Dependent on another person	*	*	*	*	*	*	4.6
Investments	*	3.7	10.2	26.4	24.3	31.8	96.9
Savings/sale of assets	*	*	*	3.9	3.9		10.8
Part-time work	*	4.5		3.3	*	3.2	14.6
Other	*	*	*	3.0	*	*	7.6
Total	3.8	15.2	52.1	169.0	204.5	319.0	763.6
FEMALES							
Superannuation, life assurance and similar schemes	*	*	3.3	3.7	4.9	5.6	19.0
Invalid/age etc. pensions(a)	*	12.9	32.4	65.6	70.1	113.4	295.9
War pensions(b)	*	*	8.2	13.0	6.5	5.2	35.4
Dependent on another person	9.8	24.4	32.4	23.8	7.4	3.1	101.0
Investments	*	3.5	7.3	9.2	8.7	9.1	38.8
Savings/sale of assets	*	*	*	*	*	*	4.8
Part-time work	3.1	5.8	5.1	3.9	*	*	19.4
Other	*	3.0		*	*	*	5.3
Total	16.0	51.3	92.7	120.5	99.5	139.6	519.7
PERSONS							
Superannuation, life assurance and similar schemes	*	*	12.8	33.2	30.4	35.2	114.2
Invalid/age etc. pensions(a)	*	19.2	51.9	113.4	183.0	339.6	709.9
War pensions(b)	*	3.2	13.2	67.3	42.9	28.5	155.4
Dependent on another person	10.2	24.7	33.5	24.5	8.3	4.4	105.6
Investments	*	7.2	17.5	35.7	33.1	40.9	135.8
Savings/sale of assets	*	*	3.8	4.3	*	3.8	15.6
Part-time work	3.8	7.5	8.0	7.2	3.5	4.0	34.0
Other	*	*	4.1	3.9	*	*	13.0
Total	19.8	66.5	144.8	289.4	304.0	458.7	1,283.3

(a) Includes invalid, age, supporting parents and widows pension. (b) Includes war disability, repatriation, service and war widows pensions.

TABLE 9. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: STATUS OF WORKER IN LAST FULL-TIME JOB AND MAIN SOURCE OF INCOME AT SEPTEMBER 1983 ('000)

Status of worker in last full-time job	Main source of income at September 1983								Total
	Super-annuation	Life assurance and similar schemes	Invalid/age, etc. pensions(a)	War pensions(b)	Dependent on another person	Investments	Savings/sale of assets	Part-time work	
Males—									
Wage or salary earner	88.7	*	330.6	100.1	3.3	59.1	7.4	6.4	603.2
Employer	*	*	13.9	6.0	*	15.5	*	4.2	44.2
Self employed	*	*	44.5	10.8	*	16.9	*	3.8	79.4
Last job more than 20 years ago	*	*	24.9	3.0	*	5.5	*	*	36.8
Total(c)	92.9	*	413.9	119.9	4.6	96.9	10.8	14.6	763.6
Females—									
Wage or salary earner	16.9	*	217.2	28.5	88.3	21.8	*	16.3	396.0
Employer	*	*	13.1	*	3.8	5.8	*	*	26.4
Self employed	*	*	16.9	*	4.6	7.0	*	*	32.9
Last job more than 20 years ago	*	*	48.3	4.5	4.2	4.2	*	*	63.8
Total(c)	18.5	*	295.9	35.4	101.0	38.8	4.8	19.4	519.7
Persons—									
Wage or salary earner	105.6	*	547.9	128.6	91.5	80.9	10.0	22.7	999.2
Employer	*	*	26.9	7.0	4.6	21.3	3.1	5.0	70.6
Self employed	*	*	61.4	12.3	4.9	23.9	*	5.3	112.2
Last job more than 20 years ago	3.7	*	73.3	7.5	4.4	9.7	*	*	100.6
Total(c)	111.4	*	709.8	155.4	105.6	135.8	15.6	34.0	1,283.3

(a) Includes invalid, age, supporting parents and widows pensions. (b) Includes war disability, repatriation, service and war widows pension. (c) Includes a small number of unpaid family helpers.

TABLE 10. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: OCCUPATION IN LAST FULL-TIME JOB AND MAIN SOURCE OF INCOME AT SEPTEMBER 1983 ('000)

Main source of income at September 1983	Occupation in last full-time job								Total
	Professional and technical	Administrative, executive and managerial	Clerical	Sales	Farmers, fishermen, timber-getters etc.	Transport and communication	Tradesmen, etc. (a)	Service, sport and recreation	
Superannuation	26.4	10.2	29.8	3.5	*	11.7	19.2	6.3	111.4
Life assurance and similar schemes	*	*	*	*	*	*	*	*	*
Invalid/age etc. pensions(b)	36.1	37.0	67.4	49.7	49.3	39.5	259.5	98.1	709.9
War pensions(c)	8.8	11.7	18.1	14.9	9.1	13.1	56.9	15.3	155.4
Dependent on another person	9.0	7.2	21.1	12.6	3.0	*	28.9	17.9	105.6
Investments	22.0	27.6	18.0	12.0	18.8	3.6	21.4	*	135.8
Savings/sale of assets	*	*	*	*	*	*	3.9	*	15.6
Part-time work	7.2	3.4	5.0	5.0	3.4	*	4.0	3.2	34.0
Other	*	*	*	*	*	*	4.4	*	13.0
Total	112.0	101.5	162.2	100.1	88.3	73.2	399.0	146.3	1,283.3

(a) Includes miners and quarrymen, tradesmen, production-process workers and labourers, n.e.c. (b) Includes invalid, age, supporting parents and widows pensions. (c) Includes war disability, repatriation, service and war widows pension.

TABLE 11. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: WHETHER BELONGED TO A RETIREMENT SCHEME AND OCCUPATION IN LAST FULL-TIME JOB, SEPTEMBER 1983 ('000)

(000)										
Occupation in last full-time job										
Whether belonged to a retirement scheme	Administrative, executive and technical managerial		Clerical	Farmers, fishermen, timber-sellers etc.		Transport and communication	Tradesmen, etc. (a)	Service, sport and recreation	Last job more than 20 years ago	Total
				Sales	genera					
MALES										
Belonged to a retirement scheme	50.3	48.5	51.8	19.7	14.4	33.9	138.2	18.9	9.7	385.4
Had superannuation cover (b)	47.9	42.5	49.7	16.5	7.1	30.3	122.7	17.6	8.0	342.3
Had life assurance or other schemes	*	6.0	*	3.2	7.3	3.7	15.5	*	*	43.1
Did not belong to a retirement scheme	11.2	27.2	12.8	23.1	55.5	30.2	160.7	30.4	27.1	378.2
Total	61.5	75.7	64.6	42.8	69.9	64.1	298.9	49.2	36.8	763.6
FEMALES										
Belonged to a retirement scheme	20.5	3.7	31.7	7.2	*	*	12.8	13.6	5.8	99.9
Had superannuation cover (b)	17.3	*	29.0	5.5	*	*	11.1	11.5	4.7	85.0
Had life assurance or other schemes	3.2	*	*	*	*	*	*	*	*	14.9
Did not belong to a retirement scheme	30.0	22.1	66.0	50.1	16.7	6.1	87.3	83.5	58.0	419.8
Total	50.5	25.8	97.6	57.3	18.4	9.0	100.1	97.1	63.8	519.7
PERSONS										
Belonged to a retirement scheme	70.8	52.2	83.4	27.0	16.1	36.9	151.0	32.4	15.5	483.3
Had superannuation cover (b)	65.2	45.3	78.8	22.0	7.2	33.2	133.8	29.2	12.6	427.2
Had life assurance or other schemes	5.6	6.9	4.7	5.0	8.9	3.7	17.2	3.3	*	58.1
Did not belong to a retirement scheme	41.2	49.3	78.8	73.1	72.2	36.3	248.0	113.9	85.1	797.9
Total	112.0	101.5	162.2	106.1	88.3	73.2	399.0	146.3	100.6	1,283.3

(a) Includes miners and quarrymen, tradesmen, production-process workers and labourers, n.e.c. (b) Includes persons who had superannuation cover in a previous job.

TABLE 12. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: AGE AND OCCUPATION IN LAST FULL-TIME JOB, SEPTEMBER 1983
(⁰⁰⁰)

Occupation in last full-time job	Age						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
MALES							
Professional and technical	*	*	3.6	16.7	17.5	22.2	61.5
Administrative, executive and managerial	*	*	6.8	17.1	21.0	28.3	75.7
Clerical	*	*	7.2	19.1	15.7	21.9	64.6
Sales	*	*	4.1	9.1	10.9	17.1	42.8
Farmers, fishermen, timbergetters, etc.	*	3.1	4.2	11.7	18.3	32.4	69.9
Transport and communication	*	*	4.3	14.9	18.4	24.7	64.1
Tradesmen, etc.(a)	*	5.8	18.2	67.1	89.5	117.2	298.9
Service, sport and recreation	*	*	3.3	13.4	11.9	19.7	49.2
Last job more than 20 years ago	*	*	*	*	*	35.5	36.8
Total	3.8	15.2	52.1	169.0	204.5	319.0	763.6
FEMALES							
Professional and technical	*	4.5	9.1	9.9	11.3	13.6	50.5
Administrative, executive and managerial	*	3.1	4.3	5.3	5.3	6.3	25.8
Clerical	3.7	9.9	20.9	25.6	19.3	18.3	97.6
Sales	*	5.2	12.5	14.8	12.1	11.2	57.3
Farmers, fishermen, timbergetters, etc.	*	—	4.4	5.9	*	5.0	18.4
Transport and communication	*	—	3.5	—	4.0	*	9.0
Tradesmen, etc.(a)	*	14.9	22.2	26.7	18.2	15.3	100.1
Service, sport and recreation	3.8	10.3	17.5	26.8	18.7	20.1	97.1
Last job more than 20 years ago	*	*	*	3.0	10.3	48.5	63.8
Total	16.0	51.3	92.7	120.5	99.5	139.6	519.7
PERSONS							
Professional and technical	*	5.9	12.7	26.6	28.8	35.8	112.0
Administrative, executive and managerial	*	4.9	11.1	22.4	26.2	34.6	101.5
Clerical	4.2	10.0	28.1	44.7	35.0	40.2	162.2
Sales	*	6.4	16.6	23.9	23.0	28.3	100.1
Farmers, fishermen, timbergetters, etc.	*	4.8	6.8	17.6	21.1	37.4	88.3
Transport and communication	—	3.2	6.7	17.3	20.0	26.0	73.2
Tradesmen, etc.(a)	3.9	20.7	40.4	93.8	107.7	132.5	399.0
Service, sport and recreation	4.0	10.9	20.8	40.2	30.6	39.8	146.3
Last job more than 20 years ago	*	*	*	3.0	11.7	84.0	100.0
Total	19.8	66.5	144.8	289.4	304.0	458.7	1,283.3

(a) Includes miners and quarrymen, tradesmen, production-process workers and labourers, n.e.c.

TABLE 13. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: MARITAL STATUS, HOUSING ARRANGEMENTS AND MAIN SOURCE OF INCOME AT SEPTEMBER 1983 ('000)

Housing arrangements and main source of income September 1983	Married			Not Married			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
Owens home(a)	472.1	130.9	603.0	87.9	129.4	217.3	560.0	260.4	820.4
Superannuation	61.0	*	61.0	11.2	10.3	21.4	72.2	12.6	84.8
Invalid, Age, etc. pensions(b)	248.3	79.2	327.5	48.5	93.2	141.7	296.8	172.4	469.2
War pensions(c)	66.8	13.3	80.1	11.6	5.5	17.0	78.4	18.8	97.2
Dependent on another person	*	15.3	17.4	*	*	*	*	15.6	17.8
Investments	70.7	15.9	86.7	12.6	14.4	27.0	83.3	30.4	113.7
Savings, sale of assets	7.0	*	8.2	*	3.3	3.3	8.5	3.0	11.5
Part-time work	10.2	*	12.7	*	3.0	4.9	12.1	5.5	17.5
Paying off home(a)	68.3	23.1	91.5	8.8	13.6	22.4	77.1	36.8	113.9
Superannuation	12.8	*	13.1	*	*	*	13.9	*	15.3
Invalid, Age, etc. pensions(b)	22.6	9.4	32.1	3.5	10.2	13.7	26.1	19.7	45.7
War pensions(c)	22.7	6.7	29.5	*	*	3.5	24.8	8.2	33.0
Dependent on another person	*	4.1	5.2	*	*	*	7.6	4.3	5.5
Investments	5.7	*	7.3	*	*	*	*	*	9.5
Renting from housing commission(a)	23.8	8.7	32.6	6.4	11.8	18.2	30.2	20.6	50.8
Superannuation	17.5	7.2	24.8	4.5	11.4	15.9	22.1	18.6	40.7
Invalid, Age, etc. pensions(b)	4.7	*	5.8	*	*	*	5.9	*	7.3
War pensions(c)	*	*	*	*	*	*	*	*	*
Dependent on another person	*	*	*	*	*	*	*	*	*
Renting from other than housing commission(a)	28.1	9.6	37.7	25.8	9.6	55.0	53.9	38.8	92.7
Superannuation	*	*	*	*	*	*	*	*	4.0
Invalid, Age, etc. pensions(b)	19.8	7.5	27.3	18.6	24.5	43.1	38.4	32.0	70.4
War pensions(c)	5.0	*	5.8	3.0	*	4.5	8.1	*	10.3
Dependent on another person	*	*	*	*	*	*	*	*	*
Lives rent free(a)	13.2	*	15.3	16.8	23.6	40.3	29.9	25.7	55.7
Superannuation	*	*	*	*	*	*	*	*	*
Invalid, Age, etc. pensions(b)	9.2	*	11.1	12.2	19.7	31.9	21.4	21.7	43.0
War pensions(c)	*	*	*	*	*	*	*	*	*
Dependent on another person	*	*	*	*	*	*	*	*	3.7
Investments	*	*	*	*	*	*	*	*	*
Other(a)	5.0	*	6.9	7.4	7.0	14.3	12.4	8.9	21.3
Superannuation	*	*	*	*	*	*	*	*	*
Invalid, Age, etc. pensions(b)	3.4	*	4.5	5.8	5.5	11.3	9.2	6.6	15.8
War pensions(c)	*	*	*	*	*	*	*	*	*
Dependent on another person	*	*	*	*	*	*	*	*	*
Not asked(a)(d)	..	128.6	128.6	..	..	..	..	128.6	128.6
Superannuation	..	*	*	..	..	..	..	24.9	24.9
Invalid, Age, etc. pensions(b)	..	24.9	24.9	..	..	..	..	3.8	3.8
War pensions(c)	..	3.8	3.8	..	..	..	..	78.6	78.6
Dependent on another person	..	78.6	78.6	..	..	..	..	4.4	4.4
Investments	..	4.4	4.4	..	..	..	..	12.1	12.1
Part-time work	..	12.1	12.1	..	..	..	..	..	..
Total	610.6	305.1	915.7	153.0	214.6	367.6	763.6	519.7	1,283.3
Superannuation	76.4	4.5	80.8	16.5	14.1	30.6	92.9	18.5	111.4
Invalid, Age, etc. pensions(b)	320.8	131.5	452.3	93.1	164.5	257.6	413.9	295.9	709.9
War pensions(c)	100.7	26.2	126.9	19.2	9.2	28.5	119.9	35.4	155.4
Dependent on another person	3.7	99.2	102.9	*	16.2	33.6	96.9	38.8	135.8
Investments	79.6	22.6	102.2	17.3	3.1	4.9	10.8	4.8	15.6
Savings, sale of assets	8.9	*	10.7	*	3.6	6.1	14.6	19.4	34.0
Part-time work	12.3	15.6	27.9	*	3.0	7.6	5.3	5.3	13.0
Other income sources	6.3	3.6	9.9	*	*	*	*	*	*

(a) Includes sources of income not shown separately. (b) Includes invalid, age, supporting parents and widows pensions. (c) Includes war disability, repatriation, service and war widows pension. (d) See explanatory note, paragraph 10.

TABLE 14. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: MARITAL STATUS, HOUSING ARRANGEMENTS AT RETIREMENT AND HOUSING ARRANGEMENTS AT SEPTEMBER 1983 ('000)

Housing arrangements at September 1983								
Housing arrangements at retirement	Renting home					Other(a)	Not asked(b)	Total
	Owns home	Paying off home	From	From other				
			housing commission	than housing commission				
MARRIED MALES								
Owned home	404.7	4.4	*	3.1	5.0	..	418.2	
Paying off home	49.8	61.1	*	*	*	..	112.0	
Rented home—	*	*	18.8	*	*	..	22.2	
From housing commission	10.3	*	3.1	22.5	*	..	39.8	
From other than housing commission	5.0	*	*	*	10.2	..	18.5	
Other(a)								
Total	472.1	68.3	23.8	28.1	18.2	..	610.6	
NOT MARRIED MALES								
Owned home	74.6	*	*	3.1	8.5	..	86.8	
Paying off home	6.6	7.2	*	*	*	..	14.4	
Rented home—	*	*	3.6	*	*	..	5.2	
From housing commission	3.0	*	*	21.7	*	..	29.9	
From other than housing commission	3.1	*	*	*	12.3	..	16.6	
Other(a)								
Total	87.9	8.8	6.4	25.8	24.1	..	153.0	
MARRIED FEMALES								
Owned home	109.9	*	*	*	*	..	113.5	
Paying off home	14.9	21.0	*	*	*	..	36.5	
Rented home—	*	*	5.5	*	*	..	7.3	
From housing commission	*	*	*	8.2	*	..	14.6	
From other than housing commission	*	*	*	*	*	..	4.6	
Other(a)	..	..	..	..	..	128.6	128.6	
Not asked(b)								
Total	130.9	23.1	8.7	9.6	4.1	128.6	305.1	
NOT MARRIED FEMALES								
Owned home	101.2	*	*	4.5	7.8	..	116.7	
Paying off home	18.1	10.2	*	*	*	..	30.8	
Rented home—	*	*	5.2	*	*	..	9.0	
From housing commission	5.3	*	5.1	20.9	4.3	..	36.1	
From other than housing commission	3.7	*	*	*	15.8	..	21.9	
Other(a)								
Total	129.4	13.6	11.8	29.2	30.5	..	214.6	
MARRIED PERSONS								
Owned home	514.6	5.4	*	3.9	6.2	..	531.7	
Paying off home	64.7	82.1	*	*	*	..	148.5	
Rented home—	3.7	*	24.3	*	*	..	29.5	
From housing commission	13.1	*	5.2	30.6	*	..	54.3	
From other than housing commission	6.9	*	*	*	12.4	..	23.1	
Other(a)	..	..	..	..	..	128.6	128.6	
Not asked(b)								
Total	603.0	91.5	32.6	37.7	22.3	128.6	915.7	
NOT MARRIED PERSONS								
Owned home	175.8	*	*	7.5	16.3	..	203.5	
Paying off home	24.6	17.4	*	*	*	..	45.3	
Rented home—	*	*	8.8	*	*	..	14.3	
From housing commission	8.3	*	7.2	42.5	6.7	..	66.0	
From other than housing commission	6.8	*	*	*	28.2	..	38.5	
Other(a)								
Total	217.3	22.4	18.2	55.0	54.7	..	367.6	

(a) Includes living rent free. (b) See explanatory notes, paraeank 10

(a) Includes living rent free. (b) See explanatory notes, paragraph 10.

TABLE 15. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: WHETHER CHANGED HOUSING ARRANGEMENTS, TIME SINCE RETIREMENT AND HOUSING ARRANGEMENTS, SEPTEMBER 1983 ('000)

Housing arrangements at September 1983	Males					Females				
	Time since retirement (years)					Time since retirement (years)				
	Less than 2	2 to 4	5 to 9	10 to 20	Total(a)	Less than 2	2 to 4	5 to 9	10 to 20	Total(a)
NO CHANGE IN HOUSING ARRANGEMENTS										
Owens home	74.1	120.2	159.4	111.8	479.3	15.6	37.6	64.5	77.3	211.2
Paying off home	15.8	23.4	22.0	6.4	68.3	4.3	6.0	9.8	9.8	31.1
Renting home—										
From housing commission	3.0	7.2	7.9	4.3	22.4	3.5		3.2	3.5	10.7
From other than housing commission	6.5	11.6	14.1	10.9	44.1	3.3	3.8	7.8	11.3	29.0
Other(b)	*	4.5	5.1	7.8	20.2	*	3.4	3.6	6.6	16.6
Total	101.2	166.9	208.5	141.2	634.3	24.9	53.1	89.0	108.4	298.6
CHANGE IN HOUSING ARRANGEMENTS										
Owens home	9.9	19.9	29.1	18.7	80.8	*	8.6	14.0	18.4	49.2
Paying off home	4.2		*	*	8.8	*	*	*	*	5.6
Renting home—										
From housing commission	*	*	*	3.0	7.8	*	*	*	5.0	9.9
From other than housing commission	*	*	3.8	*	9.8	*	*	*	5.0	9.8
Other(b)	*	3.1	6.5	8.9	22.1	*	*	4.0	8.0	18.0
Total	12.6	30.1	44.3	34.3	129.2	4.4	13.0	23.2	38.5	92.5
TOTAL										
Owens home	84.0	140.1	188.5	130.5	560.0	18.1	46.2	78.5	95.7	260.4
Paying off home	17.1	26.3	24.8	8.2	77.1	4.8	7.2	10.9	12.0	36.8
Renting home—										
From housing commission	3.2	9.0	10.1	7.3	30.2	*	3.4	5.8	8.5	20.6
From other than housing commission	7.0	14.0	17.9	13.3	53.9	3.9	4.9	9.4	16.3	38.8
Other(b)	*	7.6	11.6	16.7	42.3	*	4.5	7.7	14.5	34.6
Not asked(c)	..	..	..	..	..	25.4	39.4	42.9	20.0	128.6
Total	113.8	197.0	252.9	176.0	763.6	54.8	105.6	155.1	166.9	519.7

(a) Includes persons who retired more than 20 years ago. (b) includes living rent free. (c) See explanatory notes, paragraph 10.

TABLE 16. PERSONS WHO RETIRED FROM FULL-TIME WORK AT AGE 45 YEARS OR MORE: MARITAL STATUS, AGE AND HOUSING ARRANGEMENTS, SEPTEMBER 1983
(' 000)

Housing arrangements at September 1983	Age at September 1983 (years)						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
MARRIED MALES							
Owens home	*	7.6	31.4	106.7	134.6	190.3	472.1
Paying off home	*	*	7.9	25.4	19.8	12.3	68.3
Renting home—							
From housing commission	*	*	*	5.6	7.3	8.2	23.8
From other than housing commission	*	*	*	7.2	6.3	11.1	28.1
Lives rent free	*	*	*	*	3.4	7.1	13.2
Other	*	*	*	*	*	3.3	5.0
Total	3.6	11.9	44.2	146.4	172.3	232.2	610.6
NOT MARRIED MALES							
Owens home	*	*	4.6	12.4	20.6	48.7	87.9
Paying off home	*	*		3.2	*	3.0	8.8
Renting home—							
From housing commission	*	*	*	*	*	3.5	6.4
From other than housing commission	*	*	3.1	4.1	5.6	13.0	25.8
Lives rent free	*	*	*	*	*	12.7	16.8
Other	*	*	*	*	*	5.9	7.4
Total	*	3.3	7.9	22.6	32.2	86.8	153.0
MARRIED FEMALES							
Owens home	*	7.8	22.2	41.2	33.6	25.2	130.9
Paying off home	*	*	6.1	8.7	3.7	*	23.1
Renting home—							
From housing commission	*	*	*		4.0	*	8.7
From other than housing commission	*	*	*		5.0	*	9.6
Lives rent free	*	*	*	*	*	*	*
Other	*	*	*	*	*	*	*
Not asked(a)	12.6	32.6	38.2	28.2	10.7	6.2	128.6
Total	14.5	43.2	71.2	83.9	52.9	39.5	305.1
NOT MARRIED FEMALES							
Owens home	*	5.1	13.5	22.0	29.0	59.5	129.4
Paying off home	*		3.8	*	4.3	3.1	13.6
Renting home—							
From housing commission	*	*	*		4.0	5.9	11.8
From other than housing commission	*	*	*			13.1	29.2
Lives rent free	*	*	3.2	6.1	6.5	13.8	23.6
Other	*	*	*	3.7	4.2	4.8	7.0
Total	*	8.2	21.5	36.6	46.7	100.1	214.6
MARRIED PERSONS							
Owens home	*	15.5	53.6	147.8	168.2	215.4	603.0
Paying off home	*	3.2	14.0	34.1	23.6	14.7	91.5
Renting home—							
From housing commission	*	*	3.6	7.7	9.1	10.6	32.6
From other than housing commission	*	*	3.8	10.1	8.5	13.1	37.7
Lives rent free	*	*	*	*	3.6	7.7	15.3
Other	*	*	*	*	*	4.0	6.9
Not asked(a)	12.6	32.6	38.2	28.2	10.7	6.2	128.6
Total	18.1	55.1	115.4	230.2	225.1	271.7	915.7
NOT MARRIED PERSONS							
Owens home	*	6.4	18.1	34.5	49.6	108.2	217.3
Paying off home	*	*	3.5	4.8	6.6	6.2	22.4
Renting home—							
From housing commission	*	*	*	3.6	*	9.3	18.2
From other than housing commission	*	*	4.1	10.2	12.1	26.1	55.0
Lives rent free	*	*	*	5.1	6.3	26.4	40.3
Other	*	*	*	*	*	10.7	14.3
Total	*	11.4	29.4	59.2	78.9	186.9	367.6

(a) See explanatory notes, paragraph 10.

TABLE 17. PERSONS WHO RETIRED FROM FULL-TIME WORK EARLY: REASON FOR RETIRING EARLY
AND MAIN SOURCE OF INCOME AT SEPTEMBER 1983
(¹ 000)

Main source of income at September 1983										
Reason retired early	Super- annuation	Life assurance and similar schemes	Invalid/ age, etc. pensions(a)	War pensions(b)	Dependent on another person	Invest- ments	Savings/ sale of assets	Part-time work	Other	Total
MALES										
Personal reasons	67.6	*	178.4	92.8	*	64.0	7.1	8.3	6.1	428.8
Own ill health or injury	24.2	*	136.9	45.1	*	15.9	*	4.0	4.6	234.6
Give others a chance	*	*	3.0	*	*	*	*	*	*	9.1
No financial need to work	9.2	*	5.3	14.6	*	16.9	*	*	*	49.2
Decided not to work anymore, more leisure time	31.1	*	28.3	27.2	*	27.2	*	*	*	122.2
Too old	*	*	7.4	*	*	*	*	*	*	13.8
Family reasons	*	*	4.6	*	*	*	*	*	*	11.2
Employment reasons	*	*	6.6	4.9	*	*	*	*	*	16.9
Can't get job because:										
Employers think too old	*	*	3.2	*	*	*	*	*	*	7.9
No jobs available/unable to get work	*	*	3.4	*	*	*	*	*	*	9.0
Other	*	*	6.3	*	*	3.0	*	*	*	17.7
Total	72.7	*	196.0	102.3	3.7	71.2	8.4	11.8	6.5	474.7
FEMALES										
Personal reasons	6.7	*	128.7	20.0	75.1	19.2	*	12.6	3.3	267.4
Own ill health or injury	*	*	61.9	7.1	23.4	4.9	*	3.4	*	104.5
Give others a chance	*	*	*	*	*	*	*	*	*	4.2
No financial need to work	*	*	13.9	*	14.2	5.0	*	*	*	39.3
Decided not to work anymore, more leisure time	3.6	*	46.0	9.2	33.4	8.4	*	6.6	*	109.6
Too old	*	*	6.3	*	*	*	*	*	*	9.8
Family reasons	*	*	35.8	6.3	8.9	3.5	*	*	*	57.5
Employment reasons	*	*	7.7	*	5.7	*	*	*	*	17.3
Can't get job because:										
Employers think too old	*	*	*	*	*	*	*	*	*	4.5
No jobs available/unable to get work	*	*	6.3	*	4.0	*	*	*	*	12.8
Other	*	*	6.1	*	*	*	*	*	*	15.2
Total	8.2	*	178.3	28.9	92.5	25.5	*	16.8	4.2	357.3
PERSONS										
Personal reasons	74.3	*	307.1	112.8	77.6	83.2	8.6	21.0	9.4	696.2
Own ill health or injury	26.3	*	198.7	52.2	24.5	20.8	*	7.4	6.4	339.1
Give others a chance	*	*	3.0	*	*	*	*	*	*	13.3
No financial need to work	10.0	*	19.2	17.4	14.9	21.9	*	*	*	88.4
Decided not to work anymore, more leisure time	34.8	*	74.3	36.5	33.8	35.6	3.8	9.2	*	231.8
Too old	*	*	13.7	3.7	*	*	*	*	*	23.6
Family reasons	*	*	40.4	8.6	9.2	5.6	*	*	*	68.7
Employment reasons	*	*	14.3	6.6	6.2	3.4	*	*	*	34.2
Can't get job because:										
Employers think too old	*	*	4.7	*	*	*	*	*	*	12.4
No jobs available/unable to get work	*	*	9.6	3.8	4.4	*	*	*	*	21.8
Other	*	*	12.4	3.2	3.2	4.6	*	4.9	*	32.9
Total	80.9	*	374.2	131.2	96.2	96.8	11.1	28.6	10.7	832.0

(a) Includes invalid, age, supporting parents and widows pensions. (b) Includes war disability, repatriation, service and war widows pension.

TABLE 18. PERSONS WHO RETIRED FROM FULL-TIME WORK EARLY: REASON FOR RETIRING EARLY AND MAIN SOURCE OF INCOME AT RETIREMENT, SEPTEMBER 1983 ('000)

Reason retired early	Main source of income at retirement									Total
	Super-annuation	Life assurance and similar schemes	Invalid/age, etc. pensions(a)	War pensions(b)	Dependent on another person	Investments	Savings/sale of assets	Part-time work	Other	
	MALES									
Personal reasons	87.9	3.0	115.1	69.5	9.1	67.1	40.1	18.4	18.5	428.8
Own ill health or injury	33.0	*	97.9	33.4	6.1	20.0	21.2	8.9	13.0	234.6
Give others a chance	*	*	*	*	*	*	*	*	*	9.1
No financial need to work	12.1	*	*	12.2	*	14.6	3.4	*	*	49.2
Decided not to work anymore, more leisure time	37.7	*	13.5	20.6	*	28.2	11.5	5.1	*	122.2
Too old	*	*	3.5	*	*	*	*	*	*	13.8
Family reasons	*	*	3.6	*	*	*	*	*	*	11.2
Employment reasons	*	*	4.8	*	*	*	*	*	*	16.9
Can't get job because —										
Employers think too old	*	*	3.4	*	*	*	*	*	*	7.9
No jobs available/unable to get work	*	*	*	*	*	*	*	*	*	9.0
Other	3.3	*	4.3	*	*	3.4	*	*	*	17.7
Total	95.6	3.2	124.1	74.6	11.7	74.5	45.6	23.6	22.0	474.7
FEMALES										
Personal reasons	7.4	*	56.5	10.3	144.2	14.9	15.1	16.8	4.8	267.4
Own ill health or injury	*	*	32.2	3.3	47.8	4.2	5.8	6.2	*	104.5
Give others a chance	*	*	*	*	*	*	*	*	*	4.2
No financial need to work	*	*	5.8	*	23.4	4.0	*	*	*	39.3
Decided not to work anymore, more leisure time	4.2	*	15.0	5.3	62.9	5.9	6.6	7.3	*	109.6
Too old	*	*	3.4	*	4.2	*	*	*	*	9.8
Family reasons	*	*	16.7	*	26.4	*	4.8	*	*	57.5
Employment reasons	*	*	*	*	10.3	*	*	*	*	17.3
Can't get job because —										
Employers think too old	*	*	*	*	3.1	*	*	*	*	4.5
No jobs available/unable to get work	*	*	*	*	7.2	*	*	*	*	12.8
Other	*	*	*	*	6.2	*	*	*	*	15.2
Total	9.6	*	78.0	13.2	184.1	18.9	23.2	22.2	7.6	357.3
PERSONS										
Personal reasons	95.4	3.4	171.6	79.8	150.3	82.0	55.2	35.1	23.4	696.2
Own ill health or injury	35.3	*	130.1	36.7	53.9	24.3	27.0	15.1	15.4	339.1
Give others a chance	3.0	*	*	*	3.1	*	*	*	*	13.3
No financial need to work	12.6	*	7.3	13.2	24.5	18.6	6.2	4.4	*	88.4
Decided not to work anymore, more leisure time	42.0	*	28.5	25.9	64.4	34.1	18.1	12.9	4.1	231.8
Too old	*	*	5.2	*	4.4	*	*	*	*	23.6
Family reasons	3.1	*	18.3	4.1	26.9	5.2	6.7	*	*	68.7
Employment reasons	*	*	7.5	*	11.6	*	3.5	*	*	34.2
Can't get job because —										
Employers think too old	*	*	3.2	*	3.7	*	*	*	*	12.4
No jobs available/unable to get work	*	*	4.3	*	8.0	*	*	*	*	21.8
Other	4.0	*	4.7	*	7.0	3.7	3.3	5.6	*	32.9
Total	185.2	3.8	202.0	87.8	195.8	93.4	68.8	45.7	29.5	832.0

(a) Includes invalid, age, supporting parents and widows pensions.

(b) Includes war disability, repatriation, service and war widows pension.

TABLE 19. PERSONS WHO RETIRED FROM FULL-TIME WORK EARLY: REASON FOR RETIRING
EARLY AND OCCUPATION IN LAST FULL-TIME JOB, SEPTEMBER 1983
(^{'000})

Reason retired early	Occupation in last full-time job									Total
	Professional and technical	Administrative, executive and managerial	Clerical	Sales	Farmers, fishermen, timber-getters etc.	Transport and communication	Tradesmen, etc.(a)	Service, sport and recreation	Last job more than 20 years ago	
MALES										
Personal reasons	35.1	46.2	41.5	25.7	35.3	37.5	158.5	26.3	22.7	428.8
Own ill health or injury	14.2	17.2	19.3	13.1	20.6	22.8	100.7	15.5	11.2	234.6
Give others a chance	*	*	*	*	*	*	3.1	*	*	9.1
No financial need to work	4.7	9.2	4.9	*	5.0	3.4	14.9	*	*	49.2
Decided not to work anymore, more leisure time	14.6	17.1	15.6	7.6	7.3	9.7	34.7	7.9	7.8	122.2
Too old	*	*	*	*	*	*	5.1	*	*	13.8
Family reasons	*	*	*	*	*	*	3.7	*	*	11.2
Employment reasons	*	*	*	*	*	*	8.6	*	*	16.9
Can't get job because:										
Employers think too old	*	*	*	*	*	*	4.1	*	*	7.9
No jobs available/unable to get work	*	*	*	*	*	*	4.5	*	*	9.0
Other	*	*	*	*	*	*	6.4	*	*	17.7
Total	40.1	50.5	45.9	28.6	39.0	40.0	177.2	29.3	24.3	474.7
FEMALES										
Personal reasons	23.1	12.0	45.4	29.5	8.3	4.0	59.7	49.8	35.6	267.4
Own ill health or injury	7.3	*	12.0	10.9	*	*	29.3	27.3	10.3	104.5
Give others a chance	*	*	*	*	*	*	*	*	*	4.2
No financial need to work	3.5	*	8.1	4.6	*	*	4.1	5.5	8.3	39.3
Decided not to work anymore, more leisure time	10.7	6.3	23.0	13.3	3.4	*	22.3	14.6	14.5	109.6
Too old	*	*	*	*	*	*	3.5	*	*	9.8
Family reasons	*	3.2	12.3	6.4	*	*	11.4	9.2	9.3	57.5
Employment reasons	*	*	4.2	*	*	*	4.2	3.0	*	17.3
Can't get job because:										
Employers think too old	*	*	*	*	*	*	*	*	*	4.5
No jobs available/unable to get work	*	*	*	*	*	*	3.2	*	*	12.8
Other	*	*	*	*	*	*	*	*	*	15.2
Total	28.3	17.3	64.6	39.5	11.7	6.3	77.0	64.3	48.4	357.3
PERSONS										
Personal reasons	58.3	58.2	86.9	55.1	43.6	41.5	218.2	76.1	58.3	696.2
Own ill health or injury	21.5	20.1	31.3	24.0	23.3	24.6	130.0	42.7	21.4	339.1
Give others a chance	*	*	*	*	*	*	3.6	*	*	13.3
No financial need to work	8.2	11.7	13.1	7.5	6.9	4.0	19.1	6.9	11.1	88.4
Decided not to work anymore, more leisure time	25.3	23.5	38.6	20.8	10.8	11.2	57.0	22.4	22.3	231.8
Too old	*	*	*	*	*	*	8.6	*	*	23.6
Family reasons	3.7	4.0	13.7	7.4	3.6	*	15.1	9.9	9.6	68.7
Employment reasons	*	*	5.8	*	*	*	12.8	4.1	*	34.2
Can't get job because:										
Employers think too old	*	*	*	*	*	*	5.1	*	*	12.4
No jobs available/unable to get work	*	*	3.0	*	*	*	7.7	3.2	*	21.8
Other	4.3	3.6	4.1	3.1	*	*	8.1	3.4	3.1	32.9
Total	68.4	67.8	110.5	68.1	50.7	46.3	254.1	93.5	72.6	832.0

(a) Includes miners and quarrymen, tradesmen, production-process workers and labourers, n.e.c.

TECHNICAL NOTE

Estimation procedure

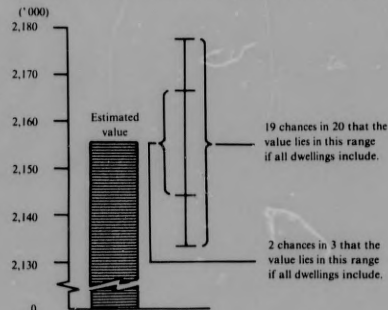
The estimates are derived from the population survey by use of a ratio estimation procedure which ensures that the estimates conform to an independently estimated distribution of the population for each capital city and remainder of State by age and sex, rather than to the corresponding distribution within the sample itself.

Reliability of the estimates

2. Since the estimates in this publication are based on information obtained from occupants of a sample of dwellings, they are subject to sampling variability, that is, they may differ from the figures that would have been produced if all dwellings had been included in the survey. One measure of the likely difference is given by the *standard error*, which indicates the extent to which an estimate might have varied by chance because only a sample of dwellings was included. There are about two chances in three that a sample estimate will differ by less than one standard error from the figure that would have been obtained if all dwellings had been included, and about nineteen chances in twenty that the difference will be less than two standard errors. Another measure of the likely difference is the *relative standard error*, which is obtained by expressing the standard error as a percentage of the estimate.

3. Space does not allow for the separate indication of the standard errors of all estimates in this publication. A table of standard errors for general application is given on the following page. Since they are averages based on calculations for a limited number of past surveys over a wide range of labour force characteristics, these figures will not give a precise measure of the standard error of a particular estimate but they will provide an indication of its magnitude.

4. An example of the calculation and the use of standard errors in relation to estimates of persons is as follows. Table 1 on page 9 shows the estimated number of persons in Australia who have retired from full-time work is 2,155,400. Since this estimate is between 2,000,000 and 5,000,000 the standard error for Australia will be between 11,000 and 15,000 in the standard error table and can be approximated as 11,200 (rounded to the nearest 100). Therefore there are about two chances in three that the value that would have been produced if all dwellings



had been included in the survey will fall in the range 2,144,200 to 2,166,600 and about nineteen chances in twenty that the value will fall within the range 2,133,000 to 2,177,800. This example is illustrated in the above diagram.

5. As can be seen from the standard error table, the smaller the estimate the higher is the relative standard error. Very small estimates are thus subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. In the tables in this publication, estimates less than the lowest levels shown in the standard error table have not been published. Although figures for these small components can in some cases be derived by subtraction, they should not be regarded as reliable.

6. 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. The formula for the relative standard error (RSE) of a proportion is given below:

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

7. Considering the example from paragraph 4 above, the 2,155,400 persons represent 48.1 per cent of the 4,479,300 persons who are aged 45 years and over. The standard error of 4,479,300 is approximately 14,300 so the relative standard error is 0.3 per cent. The relative standard error for 2,155,400 is 0.5 per cent. Applying the above formula, the relative standard error of the proportion is $\sqrt{(0.5)^2 + (0.3)^2}$ or (0.4) per cent, giving a standard error for the proportion (48.1 per cent) of 0.2 percentage points. Therefore, there are about two chances in three that the proportion of persons aged 45 years and over who have retired from full-time work is between 47.9 per cent and 48.3 per cent and nineteen chances in twenty the proportion is within the range 47.7 per cent to 48.5 per cent.

8. Published figures may also be used to estimate the difference between two survey estimates (of numbers or percentages). Such a figure is itself an estimate and is therefore subject to sampling error. The sampling error of the difference between two estimates depends on their standard errors and the relationship (correlation) between them. An approximate standard error (SE) of the difference between two estimates (x-y) may be calculated by the following formula:

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

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

9. The imprecision due to sampling variability, which is measured by the standard error, should not be confused with inaccuracies that may occur because of imperfections in reporting by interviewers and respondents and errors made in the coding and processing of data. Inaccuracies of this kind are referred to as the *non-sampling error*, and they may occur in any enumeration, whether it be a full count or a sample.

STANDARD ERRORS OF ESTIMATES

STANDARD ERRORS OF ESTIMATES										Australia
Size of estimate (persons)	N. S. W.	Vic.	Qld	S. A.	W. A.	Tas.	N. T.	A. C. T.	Per cent of estimate	
	—number—									
1,000						250				
1,500						300		390		
2,000						340	470	440		
2,500			630	510	540	380	510	480		
3,000			690	550	580	410	550	510	800	
3,500	920	910	740	590	630	430	590	540	860	
4,000	980	960	780	620	660	460	620	560	920	
4,500	1,000	1,000	820	650	700	480	650	590	970	
5,000	1,100	1,100	860	680	730	500	680	610	1,000	
6,000	1,200	1,200	930	730	790	530	740	650	1,100	
10,000	1,500	1,400	1,200	900	970	640	910	750	1,400	
20,000	2,000	1,900	1,500	1,200	1,300	810	1,200	910	2,000	
50,000	3,000	2,700	2,200	1,600	1,700	1,100	1,700	1,100	2,900	
100,000	3,900	3,500	2,800	2,100	2,200	1,300		1,300	3,900	
200,000	5,000	4,400	3,600	2,600	2,700	1,500			5,100	
300,000	5,800	5,000	4,100	2,900	3,000				6,000	
500,000	6,900	5,800	4,800	3,300	3,500				7,200	
1,000,000	8,500	7,000	5,900						9,100	
2,000,000	10,000	8,400							11,000	
5,000,000									15,000	