



AUSTRALIAN BUREAU OF STATISTICS

CANBERRA

SUPERANNUATION AUSTRALIA

SEPTEMBER TO NOVEMBER 1982

CATALOGUE NO. 6319.0

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SEPTEMBER TO NOVEMBER 1982**

A. R. BAGNALL
Acting Australian Statistician

AUSTRALIAN BUREAU OF STATISTICS

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PHONE INQUIRIES *for more information about these statistics—contact Ms Gail Carters on Canberra (062) 52 6661 or any of our State offices.*

other inquiries including copies of publications—contact Information Services on Canberra (062) 52 6627 or any of our State offices.

MAIL INQUIRIES *write to Information Services, ABS, P.O. Box 10, Belconnen, A.C.T. 2616 or any of our State offices.*

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EXPLANATORY NOTES

Introduction

As part of a survey conducted throughout Australia during the three months September to November 1982, information was sought about whether persons were covered by superannuation, etc. schemes, and if not whether they held life assurance policies which may have been substitutes for superannuation (see paragraph 5 following). This information was sought from persons aged 50 years and over and from employed persons who usually worked 20 hours or more each week in their main job. Persons aged 50 years and over not currently covered were asked about any payments received from superannuation coverage (or from life assurance for persons aged 65 and over) held at an earlier time.

2. The survey was based on a multi-stage area sample of private and non-private dwellings. Specially trained interviewers asked the questions of the 32,000 respondents to the survey.

Scope

3. The survey included all civilians aged fifteen 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 personnel stationed in Australia;
- (d) some patients in hospitals and sanatoria and inmates of reformatories, jails, etc., and
- (e) persons aged 15 to 20 years still at school.

Definitions

4. Persons who were employed and usually worked 20 hours or more each week in their main job and persons aged 50 years and over were asked whether they were covered by superannuation, etc. schemes, and, if not, whether they held life assurance policies.

5. *Persons who were covered by a superannuation scheme or a life assurance policy* were those persons who currently belonged to a superannuation scheme or held a life assurance policy towards which contributions were being made.

6. A *superannuation scheme* was any fund, association, scheme or organisation set up for the purpose of providing financial cover for members when they retire from work. Cover may extend to members who are compelled to retire before their normal retiring age due to ill-health or incapacity to continue working (invalidity) and/or to wives and dependent children; in the case of death of the member. Respondents may have been members of more than one scheme.

7. *Life assurance* was any endowment policy covering the life of a person and which was to mature at ages 60-65 years. For the purposes of this survey only those policyholders who did not have superannuation cover were included. Respondents may have held more than one such policy.

8. *Employed persons* are those who were currently working in a job, business or farm, usually for one hour or more each week. Unpaid voluntary workers are excluded.

9. *Unemployed persons* are those who were not employed and who took active steps (as defined in *The Labour Force, Australia* (6203.0)) to find full-time or part-time work at any time in the four weeks prior to interview and were available for work in the week prior to interview.

10. *The labour force* comprises all persons who were employed or unemployed as defined above.

11. Definitions pertaining to labour force status are not exactly the same as those used in the monthly labour force survey wherein a person is assigned a labour force status on the basis of a more extensive set of questions than those used in this survey.

12. *Employees* comprised employed wage and salary earners and unpaid family helpers.

13. *Full-time job* is any job in which a person usually worked 35 hours or more each week.

14. *Manual work* comprised farming, fishing, hunting and timber-getting; mining and quarrying; most transport and communications; trades, production-process and labouring; and most service, sport and recreation occupations.

15. *Non-manual work* comprised professional, technical, administrative, executive, managerial, clerical and sales; wool classing; certain transport and communications (such as ships' officers, aircraft pilots, station-masters, postmasters, etc.) and photographic occupations.

16. *Married persons* comprised all those who considered themselves as married. Marital status did not necessarily reflect legal status (e.g. de facto relationships when this information was volunteered were regarded as 'married'). *Not-married persons* comprised those who had never married, or were widowed, divorced, or permanently separated and persons living in a de facto relationship who did not volunteer this information when asked whether they were married.

17. Persons aged 50 years and over not currently covered were asked about any payments received from superannuation coverage (and aged 60 years and over from life assurance) held at an earlier time. These types of payments are defined in paragraphs 18 to 20 following.

18. A *superannuation pension* was a payment received on a regular basis (e.g. fortnightly) from any superannuation scheme by the member or his or her dependants. A *lump sum superannuation payment* was an amount paid to a member of a scheme, or to his or her dependants, on ceasing employment or membership of that scheme. It did not include annual leave, sick leave or other payments on terminating employment, e.g. bonuses. It may have been only a refund of the member's contributions with or without interest added, or it may have included an employer's contribution.

19. Other types of payment received from superannuation schemes included refunds of all kinds not considered by respondents to be lump sum payments or pensions, other types of payments and no payment received at all.

20. *Life assurance policy payments* were payments received when endowment policies reached their maturity age/date. They did not include money received because a policy was cancelled or surrendered.

Reliability of the estimates

21. 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 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*. More information about this topic will be found in the Technical note on page 23.

(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

22. Other ABS publications which may be of interest include:

The Labour Force, Australia (6203.0)—issued monthly

Survey of Superannuation, Australia, February 1974 (6319.0)

Employment Benefits, Australia, August 1983 (6334.0)

Working Conditions, Australia, February to May 1979 (6335.0)

Persons Aged 50-69 Years Ceasing Full-time Work, Australia, May 1980 (6238.0)

Alternative Working Arrangements, Australia, March to May 1982 (6341.0)

23. 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

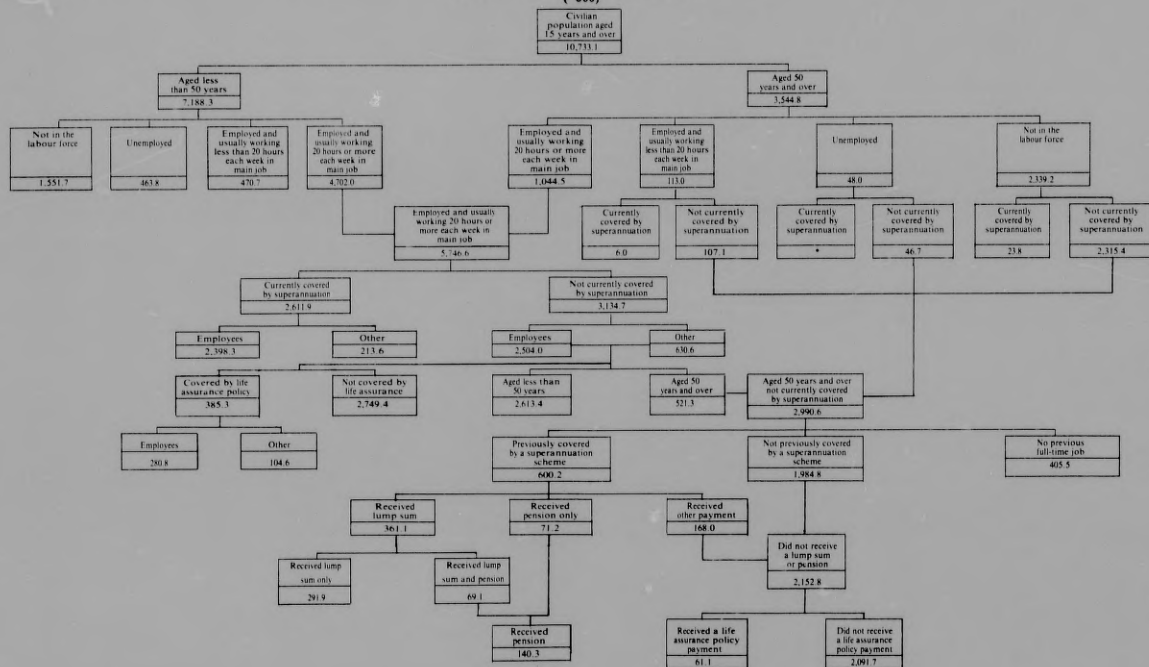
- * subject to sampling variability too high for most practical uses. See paragraph 21 above.
- n.e.c. not elsewhere classified
- ... not applicable

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

SUMMARY OF FINDINGS

The Survey of Superannuation was conducted to measure the extent of superannuation coverage of employed persons who usually worked 20 hours or more each week in their main job in Australia and the extent to which other persons 50 years of age and over had been provided for by superannuation schemes. Where there was no superannuation coverage similar questions were asked about the extent of life assurance policies deemed to be substitutes for superannuation. The following diagram sets out the structure of the survey results.

STRUCTURE OF THE SURVEY RESULTS (' 000)



Superannuation coverage

About 2,611,900 (45.5 per cent) of all employed persons who usually worked 20 hours or more each week in their main job were covered by superannuation schemes. The extent of coverage varied significantly according to sex, age, industry, occupation and weekly earnings.

The greatest variations occurred in coverage by earnings, from 8.1 per cent in the range \$50 and under \$100 per week to 84.4 per cent in the range \$500 and over per week; and by industry, from 16.0 per cent in recreation, personal services, etc. to 87.9 per cent in communication.

DIAGRAM 1. ALL EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB: PROPORTION COVERED BY A SUPERANNUATION SCHEME AND WEEKLY EARNINGS FROM LAST PAY, SEPTEMBER TO NOVEMBER 1982

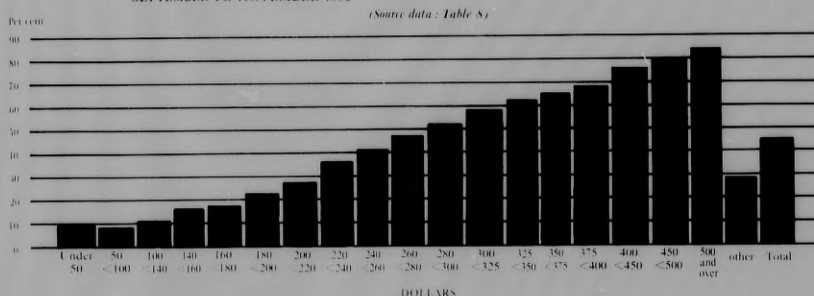


DIAGRAM 2. ALL EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB: PROPORTION COVERED BY A SUPERANNUATION SCHEME AND INDUSTRY, SEPTEMBER TO NOVEMBER 1982



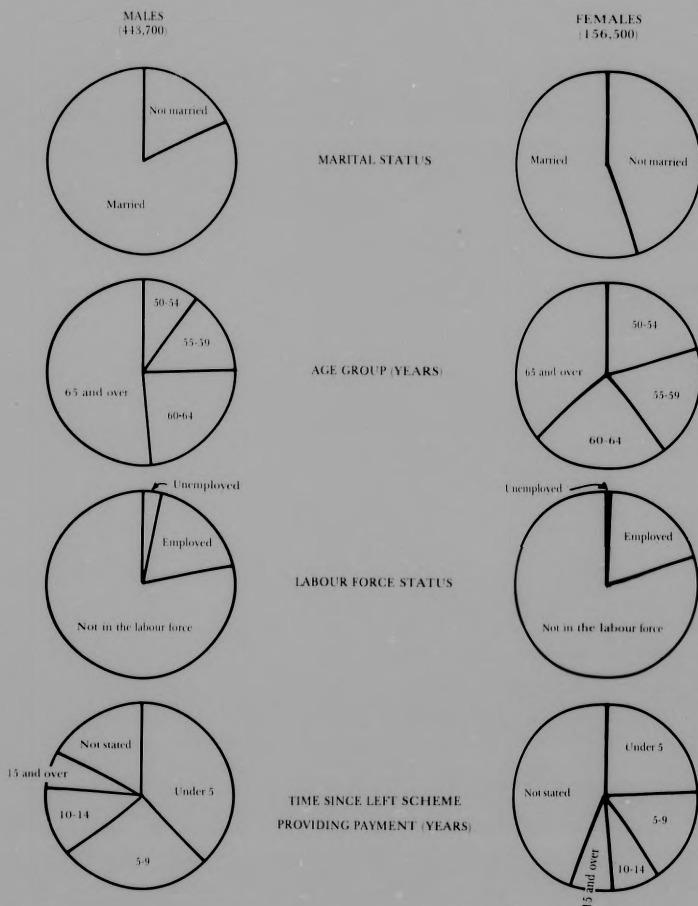
Some other variations in coverage were by age where coverage ranged from 14.6 per cent in the 15-19 years group to 56.5 per cent in the 55-59 years group, by occupation where coverage ranged from 24.1 per cent for farmers, etc. to 71.4 per cent for miners and quarry workers and by sex-52.7 per cent for males and 30.2 per cent for females.

Of the 3,134,700 employed persons who usually worked 20 hours or more each week in their main job who were not covered by superannuation schemes, 385,300 (12.3 per cent) were covered by life assurance policies.

Superannuation payments received

There were 600,200 persons aged 50 years and over who were not currently covered by a superannuation scheme but who were previously covered: 443,700 (73.9 per cent) of these persons were males. Most (78.5 per cent) were not in the labour force and 101,900 (17.0 per cent) had left the scheme providing the payment 10 or more years before the survey date.

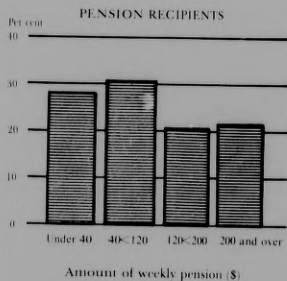
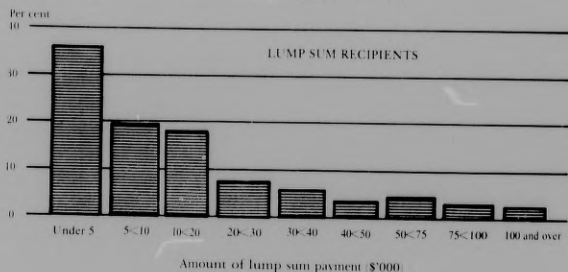
DIAGRAM 3. PERSONS AGED 50 YEARS AND OVER NOT CURRENTLY COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED: SELECTED CHARACTERISTICS, SEPTEMBER TO NOVEMBER 1982
(Source data: Table 18)



Lump sums were the most common form of superannuation payment-361,100 persons (60.2 per cent) received a lump sum; of these 69,100 also received a superannuation pension. There were 71,200 persons who received a pension only. Most (73.2 per cent) lump sum recipients received less than \$20,000 but 2.6 per cent received over \$100,000. Over half (58.5 per cent) pension recipients were receiving less than \$120 per week in pension from their superannuation schemes at the time of the survey.

DIAGRAM 4. PERSONS AGED 50 YEARS AND OVER NOT CURRENTLY COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED: TYPE OF PAYMENT RECEIVED AND AMOUNT OF PAYMENT, SEPTEMBER TO NOVEMBER 1982.

(Source data: Table 18)



There were 61,100 persons who were not currently covered by either a superannuation scheme or a life assurance policy, who had not received a pension or lump sum payment from a superannuation scheme but who had received a life assurance policy payment deemed to be a substitute for superannuation. Of these, 57,600 (94.3 per cent) had received a payment of less than \$10,000.

TABLE 1. CIVILIAN POPULATION AGED 15 YEARS AND OVER : SUPERANNUATION AND LIFE ASSURANCE COVER AND LABOUR FORCE STATUS, SEPTEMBER TO NOVEMBER 1982 ('000)

	Males	Females	Persons
EMPLOYED			
Total employed	3,986.4	2,343.9	6,330.3
Usually worked less than 20 hours each week in main job	82.5	501.2	583.7
Aged less than 50 years	55.2	415.4	470.7
Aged 50 years and over	27.3	85.8	113.0
Covered by superannuation in current job	*	5.3	6.0
Covered by life assurance policy only	*	5.7	9.6
Not covered by either superannuation or life assurance policy	22.7	74.8	97.5
Usually worked 20 hours or more each week in main job	3,903.9	1,842.7	5,746.6
Covered by superannuation in current job	2,056.3	555.6	2,611.9
Covered by life assurance policy only	309.8	75.6	385.3
Not currently covered by superannuation or life assurance policy	1,537.9	1,211.5	2,749.4
Aged less than 50 years	1,253.8	1,058.2	2,312.0
Covered by superannuation in previous job	228.9	144.9	373.8
Not covered by superannuation in previous job	1,016.0	872.5	1,888.5
No previous full-time job	8.9	40.8	49.7
Aged 50 years and over	284.1	153.3	437.3
Received a pension or lump sum payment from a superannuation scheme	30.9	5.1	36.0
Did not receive a pension or lump sum payment from a superannuation scheme	253.2	148.2	401.4
Received a payment from a life assurance policy (aged 60 years and over)	7.5	*	8.1
No payment received from a life assurance policy	245.7	147.6	393.3
Covered by superannuation in previous job	37.2	15.5	52.7
Not covered by superannuation in previous job	207.7	127.6	335.3
No previous full-time job	*	4.5	5.2
UNEMPLOYED			
Total unemployed	317.1	194.8	511.8
Under 50 years of age	275.3	188.6	463.8
50 years of age and over	41.8	6.2	48.0
Covered by superannuation	*	*	*
Covered by life assurance policy only	4.1	*	4.6
Not currently covered by superannuation or life assurance policy	36.4	5.7	42.1
Received a pension or lump sum payment from a superannuation scheme	7.6	*	7.6
Received a payment from a life assurance policy (aged 60 years and over only)	*	*	*
No benefit received from either	28.9	5.7	34.6
Covered by superannuation in previous job	5.5	*	6.5
Not covered by superannuation in previous job	22.0	4.3	26.3
No previous full-time job	*	*	*
NOT IN THE LABOUR FORCE			
Total not in the labour force	1,011.4	2,879.6	3,891.0
Under 50 years of age	204.8	1,346.9	1,551.7
50 years of age and over	806.6	1,532.7	2,339.2
Covered by superannuation	17.1	6.8	23.8
Covered by life assurance policy only	26.2	32.8	59.0
Not currently covered by superannuation or life assurance policy	763.3	1,493.1	2,256.4
Received a pension or lump sum payment from a superannuation scheme	304.3	73.9	378.2
Did not receive a pension or lump sum payment from a superannuation scheme	459.0	1,419.2	1,878.2
Received a payment from a life assurance policy (aged 60 years and over only)	31.2	19.8	51.0
No payment received from a life assurance policy	427.8	1,399.4	1,827.3
Covered by superannuation in previous job	10.4	31.5	41.9
Not covered by superannuation in previous job	402.2	1,004.9	1,407.1
No previous full-time job	15.3	363.0	378.3

TABLE 2. ALL EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB: STATUS OF WORKER, WHETHER PRIVATE OR GOVERNMENT SECTOR AND WHETHER COVERED BY A SUPERANNUATION SCHEME, SEPTEMBER TO NOVEMBER 1982
(^{'000})

<i>Status of worker and whether covered and whether private or government sector</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Aust.</i>
MALES									
Employers and self-employed									
Covered	58.9	52.6	34.7	20.0	19.7	5.8	*	*	193.6
Not covered	157.6	120.7	91.5	40.5	41.2	12.6	*	*	470.6
Total	216.5	173.3	126.2	60.5	60.9	18.4	*	5.0	664.3
Employees									
Private—									
Covered	366.0	279.6	161.7	101.3	101.9	29.6	2.8	8.4	1,051.3
Not covered	434.4	297.7	179.7	92.0	94.9	27.8	11.1	7.7	1,145.1
Total	800.3	577.2	341.4	193.3	196.8	57.4	13.9	16.1	2,196.4
Government—									
Covered	286.1	221.3	114.9	59.0	62.1	22.8	13.7	31.5	811.3
Not covered	58.5	56.4	44.2	26.7	33.4	6.9	*	4.0	231.9
Total	344.6	277.7	159.2	85.7	95.5	29.6	15.5	35.4	1,043.2
Total—									
Covered	652.0	500.9	276.6	160.4	164.1	52.4	16.4	39.9	1,862.6
Not covered	492.9	354.0	223.9	118.7	128.2	34.6	13.0	11.6	1,377.0
Total	1,144.9	854.9	500.5	279.1	292.3	87.0	29.4	51.5	3,239.6
All employed persons									
Covered	710.9	553.5	311.3	180.3	183.8	58.2	16.7	41.5	2,056.3
Not covered	650.5	474.7	315.5	159.2	169.4	47.2	16.1	15.0	1,847.1
Total	1,361.5	1,028.2	626.7	339.6	353.2	105.4	32.9	56.5	3,903.9
FEMALES									
Employers and self-employed									
Covered	*	*	5.5	3.2	3.7	*	*	*	19.9
Not covered	46.2	42.8	35.5	16.5	13.5	3.7	*	*	160.0
Total	49.4	46.5	41.1	19.7	17.2	4.3	*	*	179.9
Employees									
Private—									
Covered	87.9	79.6	28.4	19.9	19.1	4.9	*	3.8	245.3
Not covered	321.7	234.0	131.1	71.1	75.5	18.7	12.4	9.3	873.8
Total	409.6	313.6	159.5	91.0	94.7	23.6	14.1	13.1	1,119.2
Government—									
Covered	107.9	74.4	46.1	14.3	15.3	6.7	7.1	18.5	290.3
Not covered	71.3	74.9	26.9	33.5	31.3	8.7	*	5.9	253.2
Total	179.2	149.3	73.0	47.7	46.6	15.4	7.9	24.4	543.5
Total—									
Covered	195.8	154.1	74.5	34.1	34.4	11.6	8.8	22.3	535.7
Not covered	393.0	308.9	158.1	104.6	106.8	27.3	13.2	15.2	1,127.1
Total	588.8	462.9	232.5	138.7	141.2	39.0	22.0	37.6	1,662.7
All employed persons									
Covered	199.0	157.8	80.0	37.3	38.1	12.2	8.8	22.3	555.6
Not covered	439.2	351.6	193.6	121.1	120.3	31.1	13.6	16.6	1,287.1
Total	638.2	509.4	273.6	158.4	158.4	43.3	22.4	39.0	1,842.7
PERSONS									
Employers and self-employed									
Covered	62.1	56.3	40.2	23.2	23.4	6.4	*	*	213.6
Not covered	203.8	163.5	127.1	57.0	54.7	16.3	3.6	4.7	630.6
Total	265.9	219.8	167.3	80.2	78.1	22.7	3.9	6.3	844.2
Employees									
Private—									
Covered	453.9	359.2	190.1	121.2	121.1	34.5	4.5	12.3	1,296.6
Not covered	756.1	531.6	310.8	163.1	170.4	46.4	23.6	17.0	2,019.0
Total	1,209.9	890.8	500.9	284.3	291.5	81.0	28.0	29.2	3,315.6
Government—									
Covered	394.0	295.7	161.0	73.3	77.4	29.5	20.7	50.0	1,101.6
Not covered	129.8	131.2	71.2	60.2	64.6	15.5	2.6	9.9	485.1
Total	523.8	427.0	232.2	133.5	142.1	45.0	23.3	59.9	1,586.7
Total—									
Covered	847.9	654.9	351.1	194.5	198.5	64.0	25.2	62.2	2,398.3
Not covered	885.9	662.9	382.0	223.3	235.0	62.0	26.2	26.9	2,504.0
Total	1,733.8	1,317.8	733.0	417.8	433.5	126.0	51.4	89.1	4,902.3
All employed persons									
Covered	910.0	711.3	391.3	217.7	221.9	70.4	25.5	63.8	2,611.9
Not covered	1,089.7	826.3	509.0	280.3	280.7	78.2	29.7	31.6	3,134.7
Total	1,999.7	1,537.6	900.3	498.0	511.6	148.6	55.2	95.4	5,746.6

TABLE 3. ALL EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB : TYPE OF OCCUPATION AND WHETHER COVERED BY A SUPERANNUATION SCHEME, SEPTEMBER TO NOVEMBER 1982 ('000)

Type of occupation and whether covered	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
MALES									
Manual									
Covered	384.8	285.5	174.7	101.1	92.8	30.6	6.9	12.5	1,089.0
Not covered	478.8	352.0	240.2	118.4	126.4	35.7	11.9	10.2	1,373.6
Total	863.6	637.4	414.9	219.5	219.2	66.3	18.8	22.8	2,462.5
Non-manual									
Covered	326.1	268.0	136.6	79.2	91.0	27.6	9.8	29.0	967.3
Not covered	171.7	122.7	75.2	40.8	43.0	11.5	4.3	4.7	474.0
Total	497.8	390.7	211.8	120.0	134.0	39.1	14.1	33.7	1,441.4
Total									
Covered	710.9	553.5	311.3	180.3	183.8	58.2	16.7	41.5	2,056.3
Not covered	650.5	474.7	315.5	159.2	169.4	47.2	16.1	15.0	1,847.6
Total	1,361.5	1,028.2	626.7	339.6	353.2	105.4	32.9	56.5	3,903.9
FEMALES									
Manual									
Covered	31.9	38.2	9.1	9.1	4.7	1.6	*	2.2	97.5
Not covered	132.7	136.1	71.8	42.9	39.5	9.9	4.1	*	439.9
Total	164.5	174.3	80.9	52.0	44.2	11.5	4.8	5.1	537.4
Non-manual									
Covered	167.2	119.6	70.9	28.3	33.3	10.6	8.0	20.2	458.1
Not covered	306.5	215.5	121.8	78.2	80.9	21.2	9.5	13.7	847.2
Total	473.7	335.1	192.7	106.5	114.2	31.8	17.5	33.9	1,305.3
Total									
Covered	199.0	157.8	80.0	37.3	38.1	12.2	8.8	22.3	555.6
Not covered	439.2	351.6	193.6	121.1	120.3	31.1	13.6	16.6	1,287.1
Total	638.2	509.4	273.6	158.4	158.4	43.3	22.4	39.0	1,842.7
PERSONS									
Manual									
Covered	416.7	323.6	183.8	110.2	97.6	32.2	7.6	14.7	1,186.5
Not covered	611.5	488.1	312.0	161.3	165.9	45.6	16.0	13.2	1,813.4
Total	1,028.1	811.7	495.8	271.5	263.4	77.8	23.6	27.9	2,999.9
Non-manual									
Covered	493.3	387.6	207.5	107.5	124.3	38.2	17.9	49.1	1,425.4
Not covered	478.2	338.2	197.0	119.0	123.9	32.7	13.8	18.4	1,321.3
Total	971.5	725.9	404.5	226.5	248.2	70.9	31.6	67.6	2,746.7
Total									
Covered	910.0	711.3	391.3	217.7	221.9	70.4	25.5	63.8	2,611.9
Not covered	1,089.7	826.3	509.0	280.3	289.7	78.2	29.7	31.6	3,134.7
Total	1,999.7	1,537.6	900.3	498.0	511.6	148.6	55.2	95.4	5,746.6

TABLE 4. ALL EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB: WHETHER COVERED BY A SUPERANNUATION SCHEME, WEEKLY CONTRIBUTIONS TO SUPERANNUATION SCHEME(a) AND AGE, SEPTEMBER TO NOVEMBER 1962
('000)

Whether covered and weekly rate of contributions (%)	Age group (years)							Total
	15-19	20-24	25-34	35-44	45-54	55-59	60 and over	
MALES								
Covered—								
Nil and under 1	*	9.3	25.5	31.9	15.6	7.4	5.4	98.4
1 and under 5	10.3	16.2	32.5	20.5	18.5	8.8	*	110.8
5 .. 10	14.5	51.4	114.0	84.6	54.2	31.1	8.7	358.5
10 .. 11	*	15.0	37.4	24.4	16.7	8.6	*	108.2
11 .. 12	*	12.3	27.3	22.0	12.6	7.4	*	86.1
12 .. 13	*	16.8	32.0	26.0	17.8	6.4	*	103.0
13 .. 14	*	7.9	24.2	12.1	9.7	7.4	*	62.5
14 .. 15	*	8.5	23.3	17.5	14.7	5.9	*	74.3
10 .. 15	6.0	60.6	144.3	102.0	71.5	35.7	13.8	434.0
15 .. 16	*	7.7	39.8	32.9	20.3	6.6	*	110.3
16 .. 17	*	7.3	21.3	17.7	12.1	6.3	*	65.9
17 .. 18	*	5.4	23.1	13.5	10.3	4.4	*	58.2
18 .. 19	*	*	24.0	12.0	10.2	4.2	*	55.1
19 .. 20	*	*	16.5	16.8	10.4	*	*	50.5
15 .. 20	*	26.6	124.6	93.0	63.4	25.0	6.8	340.0
20 .. 25	*	12.8	73.1	79.2	50.5	19.1	8.1	242.8
25 .. 30	*	4.6	31.8	53.0	32.8	8.8	*	134.3
30 and over	*	4.5	34.1	61.3	75.5	35.6	10.2	222.7
Do not know varies	*	8.2	28.2	36.6	26.5	10.0	*	114.7
Total covered	38.4	194.1	608.2	562.2	408.5	181.6	63.3	2,056.3
Not covered	227.1	310.1	458.8	349.4	276.3	113.6	112.2	1,847.7
Total	265.6	504.2	1,067.0	911.6	684.8	295.2	175.5	3,903.9
FEMALES								
Covered—								
Nil and under 1	*	*	6.2	6.1	*	*	*	19.1
1 and under 5	7.2	8.0	7.4	5.1	4.8	*	*	33.2
5 .. 10	17.2	28.0	24.2	21.4	21.9	7.0	*	121.0
10 .. 11	*	48.2	63.8	28.4	25.4	10.0	*	181.3
11 .. 12	*	14.5	30.3	19.1	12.2	4.2	*	81.1
12 .. 13	*	*	14.2	16.2	5.5	*	*	42.5
13 .. 14	*	*	5.7	5.6	*	*	*	17.9
14 .. 15	*	*	5.3	10.3	12.6	*	*	32.2
15 .. 16	*	*	5.2	5.0	*	*	*	27.2
10 .. 15	32.1	110.4	163.9	117.4	93.3	31.1	7.5	555.6
15 .. 20	184.4	259.3	309.2	260.7	194.1	50.1	29.3	1,287.1
20 .. 25	216.4	369.7	473.1	378.0	287.5	81.2	36.8	1,842.7
25 .. 30								
30 and over								
Do not know varies								
Total covered	32.1	110.4	163.9	117.4	93.3	31.1	7.5	555.6
Not covered	184.4	259.3	309.2	260.7	194.1	50.1	29.3	1,287.1
Total	216.4	369.7	473.1	378.0	287.5	81.2	36.8	1,842.7
PERSONS								
Covered—								
Nil and under 1	4.7	11.4	31.7	38.0	18.1	7.9	5.8	117.6
1 and under 5	17.5	24.2	40.0	25.6	23.3	9.3	4.2	144.0
5 .. 10	31.7	79.4	138.2	106.0	76.1	38.1	10.1	479.5
10 .. 11	4.0	30.6	52.1	30.9	23.0	9.5	4.4	154.5
11 .. 12	*	23.8	40.4	27.8	16.6	10.2	*	124.3
12 .. 13	*	27.7	48.0	32.9	26.4	9.7	4.1	150.7
13 .. 14	*	15.9	37.5	19.2	13.0	10.1	*	97.1
14 .. 15	*	10.7	30.2	19.6	17.9	6.3	*	88.9
10 .. 15	9.5	108.7	208.1	130.4	97.0	45.7	16.0	615.4
15 .. 16	*	15.1	46.9	37.4	23.3	8.7	*	134.9
16 .. 17	*	9.4	29.3	21.5	14.7	7.5	*	83.4
17 .. 18	*	7.2	29.4	18.1	13.1	4.4	*	73.7
18 .. 19	*	5.2	30.2	15.2	12.4	4.2	*	68.7
19 .. 20	*	4.2	19.1	20.0	12.2	4.5	*	60.4
15 .. 20	*	41.0	154.9	112.1	75.6	29.2	7.2	421.1
20 .. 25	*	16.7	87.4	95.4	56.0	21.7	8.1	285.3
25 .. 30	*	5.2	37.5	58.6	36.3	10.5	*	152.2
30 and over	*	4.9	39.4	71.6	88.1	38.8	10.6	255.0
Do not know varies	4.0	13.1	35.0	41.8	31.5	11.5	5.1	141.9
Total covered	70.5	304.5	772.1	679.5	501.9	212.7	70.7	2,611.9
Not covered	411.5	569.4	768.0	610.1	470.5	163.7	141.6	3,334.7
Total	482.0	873.9	1,540.1	1,289.6	972.3	376.4	212.3	5,946.6

(a) Where persons were members of more than one scheme contributions paid refer to all schemes.

**TABLE 5. ALL EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB :
INDUSTRY, STATUS OF WORKER AND WHETHER COVERED BY A SUPERANNUATION SCHEME,
SEPTEMBER TO NOVEMBER 1982
('000)**

Industry division	Employees			Employers and self-employed			Total		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
MALES									
Agriculture, forestry, fishing and hunting	29.8	75.7	105.5	49.3	140.1	189.4	79.2	215.7	294.9
Mining	68.0	18.9	86.9	*	*	*	68.3	22.1	90.5
Manufacturing	449.5	388.9	838.4	9.2	25.6	34.8	458.8	414.5	873.2
Electricity, gas and water	100.1	33.5	133.6	*	*	*	100.1	33.5	133.6
Construction	92.9	163.0	255.9	46.1	111.6	157.7	139.0	274.6	413.6
Wholesale and retail trade	226.8	293.1	519.9	32.5	87.4	119.9	259.3	380.6	639.9
Transport and storage	156.1	98.9	255.0	18.9	36.2	55.0	175.0	135.1	310.0
Communication	96.5	7.1	103.5	*	*	*	96.5	7.1	103.5
Finance, property and business services	162.0	78.1	240.2	22.3	26.6	48.9	184.4	104.7	289.1
Public administration and defence	213.5	34.8	248.3	*	*	*	213.5	34.8	248.3
Community services	235.5	110.1	345.6	10.3	13.5	23.8	245.8	123.5	369.4
Recreation, personal and other services	31.9	74.9	106.8	4.6	26.5	31.2	36.6	101.4	138.0
Total	1,862.6	1,377.0	3,239.6	193.6	470.6	664.3	2,056.3	1,847.6	3,903.9
FEMALES									
Manufacturing	77.8	186.1	264.0	*	8.5	9.8	79.1	194.7	273.8
Wholesale and retail trade	65.1	265.3	330.4	5.9	47.1	53.0	71.0	312.4	383.4
Transport and storage	12.6	29.2	41.8	*	5.6	5.9	12.9	34.8	47.7
Communication	21.4	8.8	30.2	*	*	*	21.4	9.1	30.5
Finance, property and business services	79.1	124.7	203.7	*	10.3	12.8	81.6	135.0	216.5
Public administration and defence	70.4	21.2	91.6	*	*	*	70.4	21.2	91.6
Community services	180.8	338.6	519.4	*	6.3	7.6	182.0	344.9	526.9
Recreation, personal and other services	7.7	114.4	122.1	*	24.7	26.3	9.2	139.1	148.4
Other industries	20.7	38.8	59.4	7.3	57.1	64.4	27.9	95.9	123.8
Total	535.7	1,127.1	1,662.7	19.9	160.0	179.9	555.6	1,287.1	1,842.7
PERSONS									
Agriculture, forestry, fishing and hunting	33.2	93.8	127.0	55.2	188.1	243.3	88.4	281.9	370.4
Mining	71.6	21.0	92.5	*	*	*	71.9	24.2	96.1
Manufacturing	527.4	575.0	1,102.4	10.5	34.1	44.6	537.9	609.1	1,147.0
Electricity, gas and water	105.8	37.6	143.4	*	*	*	105.8	37.6	143.4
Construction	100.9	177.5	278.4	47.5	120.7	168.1	148.3	298.1	446.5
Wholesale and retail trade	291.9	558.4	850.4	38.3	134.6	172.9	330.3	693.0	1,023.3
Transport and storage	168.7	128.1	296.8	19.1	41.8	60.9	187.8	169.9	357.7
Communication	117.9	15.9	133.8	*	*	*	117.9	16.2	134.1
Finance, property and business services	241.1	202.8	443.9	24.8	36.8	61.7	265.9	239.7	505.6
Public administration and defence	283.9	56.0	339.9	*	*	*	283.9	56.0	339.9
Community services	416.3	448.6	865.0	11.5	19.8	31.3	427.8	468.4	896.3
Recreation, personal and other services	39.6	189.3	229.0	6.2	51.2	57.4	45.8	240.6	286.4
Total	2,398.3	2,504.0	4,902.3	213.6	630.6	844.2	2,611.9	3,134.7	5,746.6

**TABLE 6. ALL EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB :
OCCUPATION, STATUS OF WORKER AND WHETHER COVERED BY A SUPERANNUATION SCHEME,
SEPTEMBER TO NOVEMBER 1982
('000)**

Occupation group	Employees			Employers and self-employed			Total		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
MALES									
Professional, technical, etc.	331.4	104.3	435.7	24.1	27.4	51.4	355.5	131.6	487.1
Administrative, executive and managerial	239.7	93.5	333.2	22.1	54.7	76.8	261.9	148.2	410.1
Clerical	242.9	61.3	304.2	*	*	*	243.1	62.6	305.7
Sales	80.9	91.8	172.7	9.5	31.4	40.9	90.4	123.2	213.6
Farming, fishing and timbergetting, etc.	36.1	91.3	127.4	51.4	145.9	197.3	87.5	237.1	324.6
Miners and quarry workers	28.7	9.2	37.9	*	*	*	29.1	11.7	40.7
Transport and communication	126.1	90.9	217.0	20.0	40.3	60.3	146.1	131.2	277.3
Trades and production-process workers and labourers, n.e.c.	667.3	746.8	1,414.2	62.0	153.4	215.5	729.4	900.3	1,629.6
Service, sport and recreation	109.4	87.9	197.3	4.0	13.8	17.8	113.3	101.7	215.1
Total	1,862.6	1,377.0	3,239.6	193.6	470.6	664.3	2,056.3	1,847.6	3,903.9
FEMALES									
Professional, technical, etc.	138.4	210.6	348.9	*	7.5	9.4	140.2	218.1	358.3
Administrative, executive and managerial	16.4	23.7	40.1	*	21.2	25.0	20.2	44.9	65.1
Clerical	262.7	391.1	653.8	*	23.2	25.6	265.1	414.3	679.3
Sales	21.1	129.4	150.5	*	30.6	33.2	23.7	160.0	183.7
Transport and communication	13.1	16.9	30.0	*	*	*	13.5	20.1	33.6
Trades and production-process workers and labourers, n.e.c.	42.0	138.9	180.9	*	10.4	11.5	43.1	149.3	192.4
Service, sport and recreation	40.1	199.3	239.4	*	17.5	19.4	41.9	216.8	258.7
Other	*	17.3	19.2	5.9	46.3	52.2	7.8	63.6	71.4
Total	535.7	1,127.1	1,662.7	19.9	160.0	179.9	555.6	1,287.1	1,842.7
PERSONS									
Professional, technical, etc.	469.8	314.8	784.6	25.9	34.9	60.8	495.7	349.7	845.5
Administrative, executive and managerial	256.1	117.2	373.4	25.9	75.9	101.8	282.0	193.1	475.1
Clerical	505.6	452.4	958.0	*	24.5	27.1	508.2	476.9	985.1
Sales	102.0	221.2	323.2	12.1	62.0	74.1	114.1	283.2	397.3
Farming, fishing and timbergetting, etc.	38.0	108.5	146.6	57.3	192.2	249.5	95.3	300.7	396.1
Miners and quarry workers	28.7	9.2	37.9	*	*	*	29.1	11.7	40.7
Transport and communication	139.1	107.8	247.0	20.5	43.4	64.0	159.7	151.3	311.0
Trades and production-process workers and labourers, n.e.c.	709.3	885.7	1,595.0	63.1	163.9	227.0	772.5	1,049.6	1,822.1
Service, sport and recreation	149.5	287.2	436.6	5.8	31.3	37.1	155.3	318.5	473.8
Total	2,398.3	2,504.0	4,902.3	213.6	630.6	844.2	2,611.9	3,134.7	5,746.6

TABLE 7. ALL EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB: FAMILY STATUS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, SEPTEMBER TO NOVEMBER 1982 ('000)

Family status	Males		Females		Persons covered by a scheme			Persons not covered	Total persons
	Covered	Not covered	Covered	Not covered	Will receive regular payments(a)	Will not receive regular payments(a)	Total(b)		
<i>Husband or wife—</i>									
With dependent children present	1,096.6	663.8	127.7	403.5	656.0	447.5	1,224.4	1,067.3	2,291.6
Without dependent children present	522.7	424.6	170.1	320.0	336.8	287.4	692.8	744.6	1,437.4
Total	1,619.3	1,088.3	297.8	723.5	992.8	734.9	1,917.2	1,811.9	3,729.0
<i>Not-married head of family—</i>									
With dependent children present	15.9	10.3	23.9	48.3	19.7	13.7	39.8	58.6	98.4
Without dependent children present	18.8	20.8	16.9	26.6	16.3	14.5	35.6	47.5	83.1
Total	34.7	31.1	40.8	74.9	36.0	28.1	75.5	106.0	181.5
Child of family head	175.8	408.3	86.9	251.1	107.2	95.6	262.7	659.4	922.0
Other relative	13.9	31.1	10.8	25.5	10.9	9.0	24.7	56.6	81.3
<i>Member of a family</i>	1,843.7	1,558.9	436.3	1,075.0	1,146.9	867.6	2,280.0	2,633.9	4,913.9
<i>Not a member of a family</i>	212.6	288.7	119.3	212.1	182.2	103.5	331.8	500.8	832.7
Total	2,056.3	1,847.6	555.6	1,287.1	1,329.1	971.1	2,611.9	3,134.7	5,746.6

(a) Where persons were members of more than one scheme, refers to the scheme of which they have been members for the longest period. (b) Includes persons who did not know what type of payment their scheme provided for them.

TABLE 8. ALL EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB: WEEKLY EARNINGS FROM LAST PAY AND WHETHER COVERED BY A SUPERANNUATION SCHEME OR LIFE ASSURANCE POLICY, SEPTEMBER TO NOVEMBER 1982

	Covered by superannuation			Covered by life assurance policy only			Not covered by either superannuation or life assurance			Total persons
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons	
Weekly earnings from last pay(\$)—										
	— '000—									
Under 50	•	•	4.0	•	•	•	18.1	16.7	34.7	42.0
50 and under 100	4.3	•	6.2	•	•	•	32.3	34.1	66.4	76.1
100 .. 140	11.8	13.8	25.6	5.3	4.9	10.3	77.2	123.3	200.5	236.4
140 .. 160	9.9	16.7	26.6	4.0	•	7.3	38.5	93.4	131.8	165.8
160 .. 180	11.2	17.2	28.4	5.0	•	7.8	53.0	81.7	134.7	170.9
180 .. 200	22.9	22.4	45.4	6.0	•	9.9	58.3	89.7	148.0	203.3
200 .. 220	46.1	38.6	84.7	14.4	7.8	22.2	85.6	115.5	201.1	308.0
220 .. 240	73.5	60.2	133.7	14.0	8.9	22.8	92.7	116.1	208.8	365.4
240 .. 260	108.5	69.0	177.5	20.3	6.6	26.9	119.4	102.6	222.0	426.4
260 .. 280	118.6	51.4	170.1	18.2	•	21.9	97.6	75.4	173.0	365.0
280 .. 300	117.2	39.5	156.7	19.5	•	22.5	71.3	43.9	115.2	294.4
300 .. 325	205.0	41.5	246.4	25.4	4.4	29.8	102.9	42.0	145.0	421.2
325 .. 350	128.1	31.7	159.8	14.4	•	17.1	53.9	26.5	80.5	257.3
350 .. 375	131.6	25.7	157.3	12.7	•	15.5	45.1	24.7	69.8	242.6
375 .. 400	110.1	18.9	129.0	8.6	•	9.9	29.0	20.0	49.1	188.0
400 .. 450	212.5	38.0	250.5	10.6	•	12.4	46.8	19.8	66.6	329.5
450 .. 500	135.6	16.2	151.7	6.2	•	6.6	26.6	4.0	30.6	189.0
500 and over	332.3	20.0	352.3	12.4	•	13.2	46.7	5.3	52.0	417.6
Other(a)	274.1	32.0	306.1	108.8	13.5	122.3	442.7	176.8	619.5	1,047.9
Total	2,056.3	555.6	2,611.9	309.8	75.6	385.3	1,537.9	1,211.5	2,749.4	5,746.6
—dollars—										
Mean earnings	391	288	368	302	243	288	270	215	243	307

(a) Includes employers and self-employed persons and employees who did not provide details of their earnings.

TABLE 9. ALL EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB: EDUCATIONAL ATTAINMENT AND WHETHER COVERED BY A SUPERANNUATION SCHEME OR LIFE ASSURANCE POLICY, SEPTEMBER TO NOVEMBER 1982 ('000)

Educational attainment	Covered by superannuation			Covered by life assurance policy only			Not covered by either superannuation or life assurance			Total persons
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons	
<i>With post-school qualifications—</i>										
Degree or higher	245.6	70.4	316.0	15.4	•	18.2	87.4	61.4	148.8	483.1
Certificate/diploma	341.6	162.1	503.7	34.0	25.7	59.7	310.5	432.7	743.2	996.0
Trade/apprenticeship	525.3	16.3	541.7	114.1	•	117.5	392.7	57.9	450.7	1,109.8
Other	17.8	•	20.9	•	•	•	13.4	10.5	23.9	46.6
Total	1,130.4	251.8	1,382.3	165.3	32.0	197.3	615.7	440.3	1,056.0	2,635.6
<i>Without post-school qualifications</i>	899.0	293.5	1,192.6	138.2	43.4	181.6	855.1	727.7	1,582.8	2,957.0
<i>Not specified</i>	26.8	10.2	37.0	6.3	•	6.4	67.0	43.5	110.5	154.0
Total	2,056.3	555.6	2,611.9	309.8	75.6	385.3	1,537.9	1,211.5	2,749.4	5,746.6

TABLE 10. EMPLOYEES WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB: WHETHER PRIVATE OR GOVERNMENT SECTOR, TYPE OF OCCUPATION AND WHETHER COVERED BY A SUPERANNUATION SCHEME, SEPTEMBER TO NOVEMBER 1982
(' 000)

Whether private or government sector and type of occupation	Males			Females			Persons		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
Private									
Manual	555.5	850.1	1,405.6	48.2	297.7	345.9	603.7	1,147.8	1,751.5
Non-manual	495.8	295.0	790.8	197.2	576.1	773.3	692.9	871.1	1,564.1
Total	1,051.3	1,145.1	2,196.4	245.4	873.8	1,119.2	1,296.6	2,019.0	3,315.6
Government									
Manual	395.7	168.5	564.2	40.0	65.7	105.7	435.7	234.2	669.9
Non-manual	415.6	63.3	479.0	250.3	187.5	437.8	666.0	250.9	916.8
Total	811.3	231.9	1,043.2	290.3	253.2	543.5	1,101.6	485.1	1,586.7
Total									
Manual	951.2	1,018.6	1,969.9	88.2	363.4	451.6	1,039.4	1,382.0	2,421.5
Non-manual	911.4	358.3	1,269.8	447.5	763.7	1,211.1	1,358.9	1,122.0	2,480.9
Total	1,862.6	1,377.0	3,239.6	535.7	1,127.1	1,662.7	2,398.3	2,504.0	4,902.3

TABLE 11. EMPLOYEES WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB COVERED BY A SUPERANNUATION SCHEME: PROPORTION OF EARNINGS PAID AS CONTRIBUTIONS TO SUPERANNUATION SCHEME AND WHETHER PRIVATE OR GOVERNMENT SECTOR, SEPTEMBER TO NOVEMBER 1982
(' 000)

Proportion of earnings paid as contributions to scheme (per cent)(a)	Males			Females			Persons		
	Private	Government	Total	Private	Government	Total	Private	Government	Total
Nil and under 1	118.5	26.2	144.7	6.7	27.3	34.0	139.1	33.0	172.1
1 .. 2	116.1	44.5	160.6	12.5	16.4	28.9	128.6	60.9	189.5
2 .. 3	148.4	74.8	223.1	33.6	30.0	63.7	182.0	104.8	286.8
3 .. 4	146.3	131.9	278.2	36.1	47.9	84.0	182.3	179.8	362.2
4 .. 5	186.0	189.6	375.6	61.5	87.4	148.9	247.4	277.0	524.4
5 .. 6	103.4	149.5	252.9	27.7	36.3	64.0	131.1	185.8	316.9
6 .. 10	87.0	116.1	203.1	22.4	38.9	61.3	109.5	154.9	264.4
10 .. 15	15.9	24.4	40.3	5.7	8.8	14.5	21.6	33.2	54.8
15 and over	11.7	18.7	30.4	7.2	11.0	18.2	15.5	25.9	41.4
Other(b)	118.2	35.6	153.8	21.4	10.7	32.1	139.5	46.3	185.8
Total	1,051.3	811.3	1,862.6	245.3	290.3	535.7	1,296.6	1,101.6	2,398.3

(a) Weekly contributions paid into all schemes as a proportion of weekly earnings from last pay for all jobs held at the time of the survey. (b) Includes persons who did not provide details of either their contributions or their earnings.

TABLE 12. EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB NOT COVERED BY A SUPERANNUATION SCHEME: STATUS OF WORKER, WHETHER PRIVATE OR GOVERNMENT SECTOR, TYPE OF OCCUPATION AND WHETHER COVERED BY A LIFE ASSURANCE POLICY, SEPTEMBER TO NOVEMBER 1982
(' 000)

Status of worker and type of occupation	Males			Females			Persons		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
MALES									
Employers and self-employed	93.4	377.2	470.6	11.1	148.9	160.0	104.6	526.1	630.6
Employees									
Private	177.3	967.8	1,145.1	49.1	824.7	873.8	226.4	1,792.5	2,019.0
Government	39.0	192.8	231.9	15.3	237.9	253.2	54.3	430.7	485.1
Total	216.3	1,160.6	1,377.0	64.4	1,062.7	1,127.1	280.8	2,223.3	2,504.0
Total	309.8	1,537.9	1,847.6	75.6	1,211.5	1,287.1	385.3	2,749.4	3,134.7
Manual workers	221.8	1,151.8	1,373.6	22.4	417.5	439.9	244.1	1,569.3	1,813.4
Non-manual workers	88.0	386.0	474.0	53.2	794.0	847.2	141.2	1,180.1	1,321.3

TABLE 13. EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB COVERED BY A LIFE ASSURANCE POLICY ONLY : WEEKLY CONTRIBUTIONS TO LIFE ASSURANCE POLICY(a) AND AGE, SEPTEMBER TO NOVEMBER 1982
(' 000)

	Age group (years)							
Weekly contributions (\$)	15-19	20-24	25-34	35-44	45-54	55-59	60 and over	Total
MALES								
Under 5	6.3	17.7	29.8	31.0	27.0	16.7	9.0	137.5
5 and under 10	*	13.8	34.6	19.0	15.0	4.0	*	94.1
10 .. 15	*	8.2	8.2	10.5	6.6	*	*	36.1
15 .. 20	*	*	*	*	*	*	*	11.6
20 and over	*	*	*	5.9	4.3	*	*	15.5
Do not know	*	*	*	*	*	*	*	14.9
Total	10.5	41.6	80.4	73.8	60.2	27.9	15.4	309.8
FEMALES								
Under 5	*	7.4	11.1	9.2	7.0	*	*	38.6
5 and under 10	*	4.3	6.2	5.8	*	*	*	21.1
10 and over	*	*	*	*	*	*	*	10.5
Do not know	*	*	*	*	*	*	*	5.4
Total	*	14.4	21.8	18.6	13.1	4.0	*	75.6
PERSONS								
Under 5	7.0	25.1	40.8	40.2	34.0	19.6	9.4	176.1
5 and under 10	5.2	18.1	40.8	24.8	17.0	4.9	4.3	115.1
10 .. 15	*	10.1	10.3	12.0	7.4	*	*	43.3
15 .. 20	*	*	*	*	4.4	*	*	12.5
20 and over	*	*	*	6.7	5.2	*	*	18.0
Do not know	*	*	5.1	4.7	5.3	*	*	20.3
Total	13.3	56.0	102.1	92.4	73.3	31.9	16.2	385.3

(a) Where persons held more than one policy as defined, contributions paid refer to all policies.

TABLE 14. EMPLOYEES WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB COVERED BY A LIFE ASSURANCE POLICY ONLY : AGE, SEPTEMBER TO NOVEMBER 1982
(' 000)

Age group (years)	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Aust.
MALES									
15-19	*	*	*	*	*	*	*	*	10.5
20-24	13.0	10.5	3.7	3.8	3.0	*	*	*	35.1
25-34	14.5	15.4	9.0	7.1	7.4	2.2	*	*	57.8
35-44	18.1	11.4	7.7	3.6	4.3	1.9	*	*	47.7
45-54	12.8	9.5	5.5	3.2	2.9	1.5	*	*	35.9
55-59	7.1	5.1	*	*	*	*	*	*	17.9
60 and over	*	*	*	*	*	*	*	*	11.4
Total	71.4	58.3	33.1	20.7	21.4	7.6	2.1	*	216.3
FEMALES									
15-24	*	6.6	*	2.4	2.5	*	*	*	17.2
25-34	5.2	*	*	2.0	*	*	*	*	18.0
35-44	5.5	*	*	2.1	*	*	*	*	15.4
45 and over	5.7	*	*	*	*	*	*	*	13.9
Total	19.6	17.1	9.0	8.0	6.3	*	*	2.0	64.4
PERSONS									
15-19	*	*	*	*	2.6	*	*	*	13.3
20-24	16.1	15.8	5.5	6.0	4.7	*	*	*	49.5
25-34	19.8	11.6	11.6	9.1	9.3	2.7	2.3	*	75.8
35-44	23.6	15.0	9.9	5.7	5.5	2.1	*	*	63.1
45-54	17.1	11.0	7.0	4.2	3.6	2.0	*	*	45.7
55-59	8.0	6.0	3.3	2.0	*	*	*	*	21.1
60 and over	*	4.7	*	*	*	*	*	*	12.3
Total	91.0	75.4	42.2	28.7	27.7	8.8	3.2	3.8	280.8

TABLE 15. EMPLOYEES WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB COVERED BY A LIFE ASSURANCE POLICY ONLY : INDUSTRY AND WHETHER PRIVATE OR GOVERNMENT SECTOR, SEPTEMBER TO NOVEMBER 1982
(' 000)

Industry division	Males			Females			Persons		
	Private	Government	Total	Private	Government	Total	Private	Government	Total
Manufacturing	55.0	*	57.6	10.9	*	11.1	65.9	*	68.7
Wholesale and retail trade	40.9	*	42.1	11.8	*	11.8	52.7	*	53.9
Transport and storage	11.7	7.9	19.7	*	*	*	12.2	7.9	20.1
Finance, property and business services	14.5	*	15.1	4.5	*	4.5	19.0	*	19.6
Public administration and defence	*	4.5	4.5	*	*	*	*	4.9	4.9
Community services	6.8	9.9	16.6	12.8	13.3	26.0	19.6	23.1	42.7
Recreation, personal and other services	12.0	*	12.2	5.6	*	6.3	17.6	*	18.5
Other(a)	36.5	12.1	48.6	*	*	*	39.6	12.8	52.4
Total	177.3	39.0	216.3	49.1	15.3	64.4	226.4	54.3	280.8

(a) Includes agriculture, forestry, fishing and hunting; mining; electricity, gas and water; construction; and communication.

TABLE 16. EMPLOYEES WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB COVERED BY A LIFE ASSURANCE POLICY ONLY : OCCUPATION AND USUAL HOURS WORKED IN MAIN JOB EACH WEEK, SEPTEMBER TO NOVEMBER 1982
(' 000)

Occupation group	Males			Females			Persons		
	20-34	35 and over	Total	20-34	35 and over	Total	20-34	35 and over	Total
Professional, technical, etc.	*	13.8	13.8	4.2	10.5	14.7	4.2	24.2	28.4
Administrative, executive and managerial	*	23.8	23.8	*	*	*	*	25.1	26.1
Clerical	*	8.4	9.0	5.8	19.1	24.9	6.4	27.5	33.9
Sales	*	15.6	15.8	*	4.8	6.3	*	20.4	22.1
Farm workers, etc.	*	10.5	11.8	*	*	*	*	11.1	13.0
Transport and communication	*	18.5	19.2	*	*	*	*	19.1	20.0
Trades and production-process workers and labourers, n.e.c.(a)	*	106.3	110.0	*	5.7	6.9	4.8	112.0	116.8
Service, sport and recreation	*	11.7	13.0	*	4.7	7.5	4.1	16.4	20.5
Total	7.8	208.6	216.3	17.2	47.2	64.4	25.0	255.7	280.8

(a) Includes miners and quarry workers.

TABLE 17. PERSONS AGED 50 YEARS AND OVER : WHETHER COVERED BY A SUPERANNUATION SCHEME, SEPTEMBER TO NOVEMBER 1982
(' 000)

	Males			Females			Persons		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
Employed and usually worked less than 20 hours each week in main job	*	26.6	27.3	5.3	80.5	85.8	6.0	107.1	113.0
Employed and usually worked 20 or more hours each week in main job	445.6	355.8	801.4	77.6	165.2	242.8	523.2	521.3	1,044.5
Unemployed	*	40.5	41.8	*	6.2	6.2	*	46.7	48.0
Not in the labour force	17.1	789.5	806.6	6.8	1,525.9	1,532.7	23.8	2,315.4	2,339.2
Total	464.7	1,212.4	1,677.1	89.6	1,777.9	1,867.5	554.3	2,990.6	3,544.8
Age group (years)—									
50-54	202.6	184.7	387.3	45.0	322.2	367.2	247.6	506.9	754.5
55-59	185.6	191.4	377.0	33.9	336.7	370.5	219.4	528.1	747.5
60 and over	76.5	836.3	912.8	10.7	1,119.1	1,129.7	87.2	1,955.5	2,042.8
Married	405.6	952.0	1,357.6	56.1	1,065.6	1,121.7	461.7	2,017.8	2,479.5
Not married	59.0	260.5	319.5	33.5	712.3	745.8	92.6	972.7	1,065.3

TABLE 18. PERSONS AGED 50 YEARS AND OVER NOT CURRENTLY COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED: SUMMARY OF CHARACTERISTICS, SEPTEMBER TO NOVEMBER 1982 ('000)

	Males	Females	Persons
Total	443.7	156.5	600.2
<i>Marital status—</i>			
Married	363.9	84.9	448.8
Not married	79.9	71.6	151.5
<i>Age group (years)—</i>			
50-54	45.9	31.6	77.5
55-59	60.7	30.4	91.1
60	18.8	9.6	28.4
61-64	87.9	26.3	114.3
65	22.5	8.2	30.7
66 and over	207.9	50.4	258.2
<i>Labour force status—</i>			
Employed	84.8	30.3	115.2
Worked less than 20 hours per week	9.3	9.1	18.4
Worked 20-34 hours per week	11.4	8.8	20.3
Worked 35 hours or more per week	64.2	12.4	76.5
Unemployed	13.1	*	14.0
Looking for full-time work	12.4	*	12.8
Looking for part-time work	*	*	*
Not in the labour force	345.8	125.2	471.1
<i>Family status—</i>			
Husband or wife	361.7	83.9	445.6
With dependent children present	30.2	11.1	41.5
Without dependent children present	331.5	72.6	404.1
Not married head of family	9.7	10.3	20.0
With dependent children present	*	*	*
Without dependent children present	9.3	9.7	18.9
Child of family head	*	*	5.4
Other relative	10.2	10.2	20.4
Member of a family	384.5	106.8	491.4
Not a member of a family	59.2	49.7	108.9
<i>Age left scheme providing payment (years)—</i>			
Under 50	76.8	70.8	147.6
50-54	47.9	22.5	70.4
55-59	67.9	21.9	89.9
60	64.1	20.0	84.1
61-64	71.2	7.8	79.0
65	94.9	10.1	105.1
66 and over	20.8	*	24.2
<i>Time since left scheme providing payment (years)—</i>			
0	29.3	8.2	37.5
1	38.7	7.2	45.9
2	36.7	7.1	43.8
3	35.3	8.4	43.7
4	27.5	7.0	34.5
5	33.9	8.9	42.8
6-9	86.3	16.3	102.6
10-14	50.4	13.4	63.8
15 and over	28.9	9.3	38.2
Not stated	76.8	70.8	147.6
<i>Amount of lump sum payment (\$'000)(a)—</i>			
Under 5	90.8	37.6	128.4
5 and under 10	58.3	12.3	70.6
10	53.1	12.5	65.5
20	23.8	*	27.0
30	19.2	*	20.3
40	11.5	*	12.6
50	15.9	*	16.4
75	10.9	*	10.9
100 and over	9.5	*	9.5
<i>Weekly amount of pension (\$)(a)—</i>			
Under 20	10.4	4.7	15.1
20 and under 30	9.8	*	12.0
30	10.8	*	12.2
40	16.9	*	18.5
60	*	*	7.3
80	5.5	*	8.3
100	6.4	*	8.7
120	8.4	*	11.6
150	16.0	*	17.0
200 and over	27.3	*	29.7

(a) Excludes persons who had not received this payment.

TABLE 19. PERSONS AGED 50 YEARS AND OVER NOT CURRENTLY COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED : TYPE OF PAYMENT RECEIVED AND MARITAL STATUS, SEPTEMBER TO NOVEMBER 1982 ('000)

Type of payment	Males			Females			Persons		
	Married	Not married	Total	Married	Not married	Total	Married	Not married	Total
Pension only	44.5	13.6	58.1	*	10.4	13.1	47.2	24.0	71.2
Pension and lump sum	45.8	11.6	57.3	*	9.3	11.8	48.2	20.9	69.1
All pension recipients	90.2	25.2	115.4	5.2	19.8	24.9	95.4	44.9	140.3
Lump sum only	196.8	38.8	235.6	28.5	27.8	56.3	225.3	66.6	291.9
Other	76.8	15.9	92.7	51.2	24.0	75.3	128.1	39.9	168.0
Total	363.9	79.9	443.7	84.9	71.6	156.5	448.8	151.5	600.2

TABLE 20. PERSONS AGED 50 YEARS AND OVER NOT CURRENTLY COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED : TYPE OF PAYMENT RECEIVED AND AGE LEFT SCHEME PROVIDING PAYMENT, SEPTEMBER TO NOVEMBER 1982 ('000)

Type of payment	Age left scheme (years)							Total
	Under 50	50-54	55-59	60	61-64	65	66 and over	
MALES								
Pension only	5.3	4.4	8.5	14.2	5.9	15.7	4.1	58.1
Pension and lump sum	*	*	5.1	19.8	13.0	17.0	*	57.3
All pension recipients	5.3	5.4	13.6	34.0	18.9	32.7	5.5	115.4
Lump sum only	*	37.0	45.9	28.6	50.3	59.4	14.3	235.6
Other	71.5	5.5	8.4	*	*	*	*	92.7
Total	76.8	47.9	67.9	64.1	71.2	94.9	20.8	443.7
FEMALES								
Pension only	*	*	*	*	*	*	*	13.1
Pension and lump sum	*	*	*	4.6	*	*	*	11.8
All pension recipients	*	*	5.6	7.6	*	5.1	*	24.9
Lump sum only	*	17.7	14.7	11.9	4.8	4.9	*	56.3
Other	68.5	*	*	*	*	*	*	75.3
Total	70.8	22.5	21.9	20.0	7.8	10.1	*	156.5
PERSONS								
Pension only	7.6	5.5	11.1	17.2	6.4	18.8	4.6	71.2
Pension and lump sum	*	*	8.1	24.4	14.7	19.0	*	69.1
All pension recipients	7.6	7.1	19.2	41.6	21.0	37.8	6.0	140.3
Lump sum only	*	54.7	60.6	40.5	55.1	64.3	16.7	291.9
Other	140.0	8.6	10.1	*	*	*	*	168.0
Total	147.6	70.4	89.9	84.1	79.0	105.1	24.2	600.2

TABLE 21. PERSONS AGED 50 YEARS AND OVER NOT CURRENTLY COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED : TYPE OF PAYMENT RECEIVED AND TIME SINCE LEFT SCHEME PROVIDING PAYMENT, SEPTEMBER TO NOVEMBER 1982 ('000)

Type of payment	Time since left scheme providing payment (years)										Total(a)
	0	1	2	3	4	5	6-9	10-14	15 and over		
MALES											
Pension only	*	*	*	*	*	*	13.5	10.6	14.0	58.1	
Pension and lump sum	4.3	7.5	8.8	6.1	4.4	7.1	12.1	5.0	*	57.3	
All pension recipients	5.6	10.3	11.0	8.4	6.5	11.0	25.6	15.6	16.0	115.4	
Lump sum only	20.7	27.1	24.0	24.8	19.7	21.2	57.5	29.9	10.7	235.6	
Other	*	*	*	*	*	*	*	4.8	*	92.7	
Total	29.3	38.7	36.7	35.3	27.5	33.9	86.3	50.4	28.9	443.7	
FEMALES											
Pension only	*	*	*	*	*	*	*	*	*	13.1	
Pension and lump sum	*	*	*	*	*	*	*	*	*	11.8	
All pension recipients	*	*	*	*	*	*	*	*	5.5	24.9	
Lump sum only	6.3	5.6	5.1	5.1	5.6	6.0	10.5	9.4	*	56.3	
Other	*	*	*	*	*	*	*	*	*	75.3	
Total	8.2	7.2	7.1	8.4	7.0	8.9	16.3	13.4	9.3	156.5	
PERSONS											
Pension only	*	*	*	4.2	*	*	15.0	13.7	17.2	71.2	
Pension and lump sum	5.2	8.1	10.3	7.0	5.3	9.5	14.4	5.0	4.3	69.1	
All pension recipients	6.5	11.8	12.6	11.3	7.4	13.4	29.4	18.7	21.5	140.3	
Lump sum only	26.9	32.7	29.1	29.9	25.3	27.2	68.0	39.3	13.5	291.9	
Other	4.1	*	*	*	*	*	5.2	5.8	*	168.0	
Total	37.5	45.9	43.8	43.7	34.5	42.8	102.6	63.8	38.2	600.2	

(a) Includes 'not stated'.

TABLE 22. PERSONS AGED 50 YEARS AND OVER NOT CURRENTLY COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED AND WHO RECEIVED A SUPERANNUATION PENSION: WEEKLY AMOUNT OF PENSION AND AGE, SEPTEMBER TO NOVEMBER 1982 ('000)

Weekly amount of pension (£)	Age group (years)				Total
	50-59	60-64	65-69	70 and over	
MALES					
Under 40	*	5.0	9.3	15.6	31.0
40 and under 120	*	6.3	6.7	18.1	32.7
120 and under 200	*	7.9	*	9.2	24.4
200 and over	5.8	8.7	6.3	6.5	27.3
Total	12.1	27.8	26.0	49.5	115.4
FEMALES					
Under 120	*	4.4	*	8.8	18.4
120 and over	*	*	*	*	6.6
Total	*	5.5	5.6	11.4	24.9
PERSONS					
Under 40	*	6.7	11.6	19.0	39.3
40 and under 120	*	9.0	8.0	23.6	42.8
120 and under 200	4.0	9.0	4.4	11.1	28.6
200 and over	6.3	8.7	7.6	7.1	29.7
Total	14.5	33.4	31.6	60.9	140.3

TABLE 23. PERSONS AGED 50 YEARS AND OVER NOT CURRENTLY COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED AND WHO RECEIVED A SUPERANNUATION PENSION: WEEKLY AMOUNT OF PENSION AND TIME SINCE LEFT SCHEME PROVIDING PENSION, SEPTEMBER TO NOVEMBER 1982 ('000)

Weekly amount of of pension (£)	Time since left scheme providing pension (years)						Total
	Not stated	Under 5	5	6-9	10-14	15 and over	
MALES							
Under 40	*	10.4	*	6.0	6.5	5.9	31.0
40 and under 120	*	8.5	*	7.1	5.8	6.8	32.7
120 and under 200	*	10.0	*	7.4	*	*	24.4
200 and over	*	13.0	*	5.1	*	*	27.3
Total	5.3	41.8	11.0	25.6	15.6	16.0	115.4
FEMALES							
Under 120	*	*	*	*	*	5.4	18.4
120 and over	*	*	*	*	*	*	6.6
Total	*	*	*	*	*	5.5	24.9
PERSONS							
Under 40	*	12.9	*	7.6	6.5	8.7	39.3
40 and under 120	*	10.8	5.0	8.1	7.2	9.4	42.8
120 and under 200	*	12.0	*	8.1	*	*	28.6
200 and over	*	13.9	4.2	5.6	*	*	29.7
Total	7.6	49.6	13.4	29.4	18.7	21.5	140.3

TABLE 24. PERSONS AGED 50 YEARS AND OVER NOT CURRENTLY COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED AND WHO RECEIVED A LUMP SUM PAYMENT: AMOUNT OF PAYMENT AND AGE LEFT SCHEME, SEPTEMBER TO NOVEMBER 1982 ('000)

		Age left scheme (years)						
Amount of payment (\$' 000)		50-54	55-59	60	61-64	65	66 and over	Total
MALES								
Under 5		19.6	18.7	6.9	12.7	24.9	7.9	90.8
5 and under	10	7.1	10.7	9.2	13.2	16.4	*	58.3
10	" 20	5.7	5.0	8.9	14.6	16.4	*	53.1
20	" 30	*	5.3	6.4	*	6.0	*	23.8
30	" 40	*	*	*	6.1	5.7	*	19.2
40	" 50	*	*	*	4.3	*	*	11.5
50	" 75	*	*	5.1	4.5	*	*	15.9
75	" 100	*	*	*	*	*	*	10.9
100 and over		*	*	*	*	*	*	9.5
Total		38.1	51.1	48.3	63.3	76.5	15.7	292.9
FEMALES								
Under 5		13.3	10.8	8.3	*	*	*	37.6
5 and under	10	*	4.0	*	*	*	*	12.3
10	" 20	*	*	4.0	*	*	*	12.5
20 and over		*	*	*	*	*	*	5.8
Total		18.2	17.6	16.5	6.5	6.8	*	68.1
PERSONS								
Under 5		33.0	29.6	15.2	15.4	26.4	8.8	128.4
5 and under	10	9.5	14.7	11.1	13.6	19.6	*	70.6
10	" 20	7.3	6.9	13.0	17.4	17.5	*	65.5
20	" 30	*	5.9	7.6	*	6.0	*	27.0
30	" 40	*	*	4.4	6.3	5.7	*	20.3
40	" 50	*	*	*	4.3	*	*	12.6
50	" 75	*	*	5.6	4.5	*	*	16.4
75	" 100	*	*	*	*	*	*	10.9
100 and over		*	*	*	*	*	*	9.5
Total		56.3	68.7	64.9	69.8	83.3	18.1	361.1

TABLE 25. PERSONS AGED 60 YEARS AND OVER NOT CURRENTLY COVERED BY EITHER A SUPERANNUATION SCHEME OR A LIFE ASSURANCE POLICY, WHO HAD NOT RECEIVED A SUPERANNUATION PAYMENT BUT WHO HAD RECEIVED A LIFE ASSURANCE POLICY PAYMENT: SUMMARY OF CHARACTERISTICS, SEPTEMBER TO NOVEMBER 1982
('000)

	Males	Females	Persons
Total	39.1	21.9	61.1
Marital status—			
Married	33.1	9.1	42.2
Not married	6.0	12.9	18.9
Age group (years)—			
60-64	5.8	*	9.7
65	5.2	*	7.9
66-69	13.1	7.5	20.6
70 and over	15.0	7.9	22.9
Labour force status—			
Employed	8.0	*	10.1
Unemployed	*	*	*
Not in the labour force	31.2	19.8	51.0
Family status—			
Husband or wife	32.8	9.1	41.9
Not married head of family	*	*	*
Other relative	*	*	*
Member of a family	34.2	12.4	46.6
Not a member of a family	4.6	9.5	14.1
Amount of largest payment (\$' 000)—			
Under 5	31.5	18.7	50.2
5 and under 10	5.5	*	7.3
10 and over	*	*	*
Age received largest payment (years)—			
60	16.6	13.5	30.1
61-64	5.7	5.2	10.9
65	16.8	*	20.1
66 and over	*	*	*
Time since largest policy matured (years)—			
0	*	*	4.7
1	4.1	*	5.5
2	4.2	*	5.2
3	4.7	*	6.2
4	*	*	4.9
5	4.4	*	4.4
6-9	8.3	5.6	13.9
10-14	5.0	*	8.6
15 and over	*	*	7.3

TECHNICAL NOTE

Estimation procedure

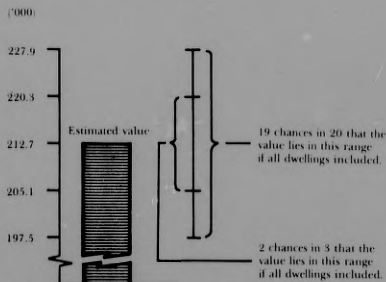
The estimates are derived by use of a ratio estimation procedure which ensures that the estimates conform to an independently estimated distribution of the population for each capital city and remainder of State by age and sex, rather than to the corresponding distribution within the sample itself.

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 labour force surveys (which are conducted monthly) 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 4 shows that the estimated number of employed persons who usually worked 20 hours or more each week covered by a superannuation scheme aged 55-59 years was 212,700. Since this estimate is between 200,000 and 300,000 in the standard error table, the standard error for Australia will be between 7,400 and 8,600 and can be approximated as 7,600 (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 205,100 to 220,300 and about nineteen chances in twenty that the value will fall within the range 197,500 to 227,900. This example is illustrated in the following 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 with relative standard errors greater than 33 per cent have not been published. Although figures for these small estimates can in some cases be derived by subtraction, they should not be regarded as reliable. Users should treat with care estimates with relative standard errors between 25 per cent and 33 per cent.

6. Proportions and percentages formed from the ratio of two estimates are also subject to sampling error. 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 212,700 employed persons who usually worked 20 hours or more each week covered by a superannuation scheme aged 55-59 years represent about 8.1 per cent of the 2,611,900 employed persons who usually worked 20 hours or more each week and were covered by a superannuation scheme. The standard error of 2,611,900 is approximately 17,000 so the relative standard error is 0.7 per cent. The relative standard error for 212,700 is 3.6 per cent. Applying the above formula, the relative standard error of 8.1 per cent is $\sqrt{(3.6)^2 + (0.7)^2}$ or 3.5 per cent, giving a standard error of about 0.3 per cent. Therefore, there are about two chances in three that the proportion of employed persons who usually worked 20 hours or more each week covered by a superannuation scheme who were aged 55-59 years is between 7.8 per cent and 8.4 per cent and nineteen chances in twenty the proportion is within the range 7.5 per cent to 8.7 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 subpopulations 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 as the enumeration, whether it be a full count or only a sample.

STANDARD ERRORS OF ESTIMATES

Size of estimate (persons)	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia	Per cent of estimate
1,000						440				
1,500				670	670	500	670	640		
2,000				740	740	550	740	690		
2,500				800	800	590	800	740		
3,000			1,000	850	860	630	860	780		
3,500			1,100	900	910	660	900	820	1,300	33.3
4,000	1,500	1,500	1,200	950	960	690	950	850	1,400	31.4
4,500	1,600	1,500	1,200	990	1,000	720	990	880	1,500	29.8
5,000	1,700	1,700	1,400	1,100	1,100	770	1,100	940	1,600	27.1
6,000	2,200	2,100	1,700	1,300	1,300	930	1,300	1,100	2,100	20.8
10,000	2,900	2,800	2,200	1,700	1,700	1,200	1,700	1,300	2,900	14.3
20,000	4,300	3,900	3,200	2,400	2,400	1,500	2,400	1,600	4,300	8.5
50,000	5,600	5,000	4,100	3,000	3,000	1,900		1,900	5,700	5.7
100,000	7,300	6,300	5,200	3,700	3,700	2,200			7,400	3.7
200,000	8,400	7,200	5,900	4,200	4,200				8,600	2.9
300,000	9,900	8,400	7,000	4,800	4,800				10,000	2.1
500,000	12,000	10,000	8,600						13,000	1.3
1,000,000	15,000	12,000							16,000	0.8
2,000,000									21,000	0.4
5,000,000										