



Reference No. 6.42

SURVEY OF SUPERANNUATION, FEBRUARY 1974

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EXPLANATORY NOTES

Introduction

In February 1974 a survey, based on the quarterly population survey, was conducted throughout Australia in order to obtain information about employed persons covered by superannuation-type schemes and those not so covered, and about other persons who were receiving or had received benefits from such schemes. A preliminary statement containing a summary of the survey results was published on 26 July 1974 (Reference No. 6.41). This bulletin provides estimates in greater detail. The results of a similar survey conducted in Victoria in May 1968 were published in *Survey of Superannuation, Victoria, May 1968* (Reference No. 6.19).

The population survey

2. The survey was based on a multi-stage area sample of private dwellings (about 30,000 houses, flats, etc.) and non-private dwellings (hotels, motels, etc.) and covered about two-thirds of one per cent of the population of Australia. The information was obtained from the occupants of selected dwellings by carefully chosen and specially trained interviewers, the interviews being carried out during a four-week period.

Scope

3. The estimates relate to all persons aged 15 years and over, except members of the permanent armed forces, national servicemen enlisted in the Regular Army Supplement and certain diplomatic personnel customarily excluded from census and estimated populations. Persons who were patients in hospitals and sanatoria, and for whom, for the purposes of the survey, the institution was regarded as their dwelling, were included in the survey. Inmates of gaols, reformatories, etc. were excluded.

Definitions

4. A *superannuation, provident, pension or retirement scheme* is any fund, association, scheme or organisation set up for the purpose of providing financial cover for members when they retire. Cover may be extended to members who are compelled to retire before normal retiring age due to ill-health or incapacity to continue working (invalidity) and/or to dependent wives and children in the case of the death of the member. It may be conducted by individual employers for employees of their own organisation only, or by insurance companies, banks, etc., on behalf of many employers or members. It may be contributory, i.e.

members contribute to the cover they have arranged, or non-contributory, i.e. the employer pays all contributions. A scheme may be compulsory or non-compulsory; it may be limited by age and/or sex and/or marital status barriers or not limited at all; it may be open only to certain classes of workers in an organisation, e.g. office staff only, or to all employees. In the case of wage or salary earners, such a scheme is usually available only to occupants of permanent or long-term jobs (as defined below).

5. A *superannuation pension* is a payment received on a regular basis (e.g. fortnightly) from any superannuation or similar scheme by the member or his or her dependants. A *lump sum payment* is an amount paid to a member of a scheme, or to his or her dependants, on ceasing employment or membership of the scheme. It does *not* include annual leave, sick leave or other payments on terminating employment (e.g. bonuses). It may be only a refund of the member's contributions with or without interest added, or it may include an employer's contribution. A *superannuation benefit* includes both superannuation pension and lump sum payment.

6. A *permanent job* is one in which a person is, or will become eligible for paid annual leave, sick leave (in addition to workers' compensation) and long service leave. The appointment is usually for an indefinite period of time. The conditions offered by the job, rather than the length of time a person spends in a job, determine whether the job is permanent or not, e.g. a person who takes a job which provides holiday pay and sick leave, but who leaves shortly after accepting it, would be considered to have had a permanent job. A *long-term job* is one which is neither a permanent job as defined above nor one of the following :

- (i) a job where both the employer and the employee understand that it will be of short duration;
- (ii) a job where a person has worked for a long period of time at infrequent intervals, e.g. as a "fill-in" teacher when permanent staff were absent;
- (iii) a "casual" job except where the job is on a "permanent-casual" basis, e.g. a barmaid employed as a casual for a long period.

On occasions the only difference between a permanent job and a long-term job may be the fact that an employee has not passed a medical examination but has met all other conditions of a permanent job. In such cases the employee may be a member of a superannuation or pension-type scheme.

7. *Manual occupations* comprise farmers, fishermen, hunters and timber-getters; miners and

quarrymen; most transport and communication workers; tradesmen, production-process workers and labourers; and most service, sport and recreation workers.

8. *Non-manual occupations* comprise professional, technical, administrative, executive, managerial, clerical and sales workers, wool classers, certain transport and communication workers such as ships' officers, aircraft pilots, stationmasters, postmasters, etc. and photographers.

9. *Government employees* comprise not only administrative employees but also all other employees of government bodies (Australian, State, local and semi-government) on services such as railways, road transport, banks, post office, air transport, education (including universities), broadcasting, radio and television, police, public works, factories, departmental hospitals and institutions, migrant hostels, etc.

10. The *labour force* comprises all persons who, during survey week, were employed or unemployed, according to the definitions customarily used in the

population survey. For detailed definitions see *The Labour Force* (Reference No. 6.20).

11. *Full-time workers* are those who usually work 35 hours a week or more and others who, although usually part-time workers, worked 35 hours or more during the survey week. *Part-time workers* are those who usually work less than 35 hours a week and who did so during the survey week. When recording hours of work, fractions of an hour are disregarded.

Basis of estimation

12. Estimates in this statement are based on benchmarks derived from results of the 1971 Census of Population and Housing, and some may differ from corresponding figures published in *The Labour Force*, February 1974 (Reference No. 6.20). See page 4, paragraphs 17-19 of that bulletin.

NOTE. Any discrepancies between totals and sums of components in tables are due to rounding.

TABLE 1. – CIVILIAN POPULATION AGED 15 YEARS AND OVER (a) : EMPLOYMENT STATUS
SUPERANNUATION COVER AND WHETHER SUPERANNUATION BENEFIT (b) RECEIVED, FEBRUARY 1978⁴
(‘000)

	<i>Males</i>	<i>Females</i>	<i>Persons</i>
EMPLOYED			
Total employed	3,811.2	1,936.9	5,748.1
<i>Covered in present job</i>	<i>1,358.3</i>	<i>293.0</i>	<i>1,651.3</i>
<i>Not covered in present job</i>	<i>2,452.9</i>	<i>1,643.9</i>	<i>4,096.8</i>
Receiving or had received superannuation benefit	289.6	157.7	447.2
From own previous job	288.9	151.2	440.1
From job of other person	*	6.5	7.2
No superannuation benefit received	2,163.3	1,486.2	3,649.5
Covered in previous job (c)	57.2	20.2	77.3
Not covered in previous job	1,084.1	782.4	1,866.5
No previous permanent or long-term job	1,022.0	683.7	1,705.7
UNEMPLOYED			
Total unemployed	56.3	64.0	120.2
<i>Receiving or had received superannuation benefit</i>	<i>6.3</i>	<i>6.8</i>	<i>13.2</i>
From own previous job	6.3	6.4	12.8
From job of other person	*	*	*
<i>No superannuation benefit received</i>	<i>49.9</i>	<i>57.1</i>	<i>107.0</i>
Covered in previous job (c)	*	*	*
Not covered in previous job	25.5	31.2	56.6
No permanent or long-term job	23.0	25.0	47.9
NOT IN THE LABOUR FORCE			
Total not in the labour force	798.3	2,767.1	3,565.5
<i>Receiving or had received superannuation benefit</i>	<i>167.4</i>	<i>263.9</i>	<i>431.3</i>
From own previous job	166.8	206.0	372.8
From job of other person	*	57.8	58.5
<i>No superannuation benefit received</i>	<i>630.9</i>	<i>2,503.3</i>	<i>3,134.2</i>
Covered in previous job (c)	9.0	31.2	40.2
Not covered in previous job	314.0	1,289.9	1,603.9
No permanent or long-term job	307.9	1,182.2	1,490.2
TOTAL			
Total civilian population aged 15 years and over	4,665.8	4,768.0	9,433.8
<i>Covered in present job</i>	<i>1,358.3</i>	<i>293.0</i>	<i>1,651.3</i>
<i>Not covered in present job or no present job</i>	<i>3,307.5</i>	<i>4,475.0</i>	<i>7,782.5</i>
Receiving or had received superannuation benefit	463.3	428.4	891.7
From own previous job	462.0	363.6	825.7
From job of other person	*	64.7	66.0
No superannuation benefit received	2,844.2	4,046.6	6,890.8
Covered in previous job (c)	67.6	52.3	120.0
Not covered in previous job	1,423.6	2,103.5	3,527.0
No permanent or long-term job (other than present job if any)	1,352.9	1,890.9	3,243.8

(a) Non-institutional civilians aged 15 years and over. For scope of survey see page 2, paragraph 3. (b) For definitions see page 2, paragraph 4.
(c) Persons who stated that they were covered in their previous job but had not received any benefit at the time of the survey.

* Less than 4,000. See page 18, paragraph 4.

TABLE 2. - EMPLOYED PERSONS (a) : SUPERANNUATION COVER AND OCCUPATIONAL STATUS, FEBRUARY 1974 ('000)

<i>Occupational status</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>Aust. (b)</i>
MALES							
Employers and self-employed -							
Covered	16.5	17.8	8.0	8.1	5.3	*	58.0
Not covered	189.0	148.6	96.2	49.4	55.7	17.1	563.2
Total	205.6	166.4	104.2	57.5	61.0	18.5	621.1
Wage and salary earners -							
Private -							
Covered	273.8	216.1	89.0	72.8	49.1	25.7	735.4
Not covered	603.8	436.5	225.6	136.8	129.5	39.4	1,598.9
Total	877.6	652.7	314.6	209.6	178.6	65.1	2,334.3
Government (c) -							
Covered	209.1	151.0	71.2	49.9	41.9	19.0	565.0
Not covered	83.2	63.7	49.4	35.7	37.8	8.8	290.8
Total	292.3	214.7	120.7	85.6	79.7	27.8	855.8
Total -							
Covered	482.9	367.1	160.3	122.7	91.0	44.7	1,300.3
Not covered	687.0	500.2	275.0	172.5	167.3	48.2	1,889.7
Total	1,169.9	867.4	435.3	295.2	258.4	92.9	3,190.1
Total employed -							
Covered	499.4	384.9	168.2	130.8	96.3	46.1	1,358.3
Not covered	876.1	648.8	371.2	221.9	223.1	65.3	2,452.9
Total	1,375.5	1,033.7	539.5	352.7	319.3	111.4	3,811.2
FEMALES							
Employers and self-employed -							
Covered	*	*	*	*	*	*	5.1
Not covered	64.2	49.9	28.2	20.0	16.3	4.8	185.1
Total	65.3	51.9	28.8	20.7	16.9	4.9	190.2
Wage and salary earners -							
Private -							
Covered	75.9	43.0	13.0	11.0	5.6	*	153.2
Not covered	471.8	363.3	151.4	111.8	87.8	27.8	1,232.8
Total	547.7	406.3	164.4	122.8	93.4	31.3	1,386.0
Government (c) -							
Covered	50.1	35.4	18.4	8.3	8.8	5.6	134.8
Not covered	59.0	48.2	33.4	32.5	30.1	8.1	226.0
Total	109.1	83.6	51.8	40.8	38.9	13.7	360.8
Total -							
Covered	126.0	78.4	31.3	19.3	14.5	9.1	288.0
Not covered	530.8	411.5	184.8	144.3	117.9	35.9	1,458.8
Total	656.8	489.9	216.1	163.6	132.3	45.0	1,746.7
Total employed -							
Covered	127.2	80.4	31.9	20.0	15.0	9.1	293.0
Not covered	595.0	461.4	213.0	164.3	134.2	40.7	1,643.9
Total	722.2	541.8	244.9	184.3	149.2	49.9	1,936.9
PERSONS							
Employers and self-employed -							
Covered	17.7	19.8	8.5	8.8	5.8	*	63.0
Not covered	253.2	198.5	124.5	69.4	72.1	21.9	748.3
Total	270.9	218.3	133.0	78.2	77.9	23.4	811.3
Wage and salary earners -							
Private -							
Covered	349.7	259.1	102.0	83.8	54.7	29.1	888.5
Not covered	1,075.6	799.9	377.0	248.6	217.3	67.3	2,831.7
Total	1,425.3	1,059.0	479.0	332.4	272.0	96.4	3,720.3
Government (c) -							
Covered	259.2	186.4	89.6	58.2	50.7	24.6	699.8
Not covered	142.2	111.9	82.8	68.2	67.9	16.9	516.8
Total	401.4	298.2	172.4	126.4	118.6	41.5	1,216.5
Total -							
Covered	608.9	445.5	191.6	142.0	105.5	53.7	1,588.3
Not covered	1,217.8	911.7	459.8	316.8	285.2	84.2	3,348.5
Total	1,826.8	1,357.3	651.4	458.8	390.7	137.9	4,936.8
Total employed -							
Covered	626.6	465.3	200.1	150.8	111.3	55.2	1,651.3
Not covered	1,471.1	1,110.3	584.3	386.2	357.3	106.1	4,096.8
Total	2,097.7	1,575.6	784.4	536.9	468.5	161.3	5,748.1

(a) Non-institutional civilians aged 15 years and over. (b) Includes the Northern Territory and the Australian Capital Territory. (c) For definition see page 3, paragraph 9.

* Less than 4,000. See page 18, paragraph 4.

TABLE 3. — EMPLOYED PERSONS (a) : SUPERANNUATION COVER, AND OCCUPATIONAL STATUS, FEBRUARY 1974
(Per cent)

<i>Occupational status</i>	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>Aust. (b)</i>
MALES							
Employers and self-employed —							
Covered	8.0	10.7	7.6	14.1	8.6	*	9.3
Not covered	92.0	89.3	92.4	85.9	91.4	92.5	90.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Wage and salary earners —							
Private —							
Covered	31.2	33.1	28.3	34.7	27.5	39.4	31.5
Not covered	68.8	66.9	71.7	65.3	72.5	60.6	68.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Government (c) —							
Covered	71.5	70.3	59.0	58.3	52.6	68.4	66.0
Not covered	28.5	29.7	41.0	41.7	47.4	31.6	34.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total —							
Covered	41.3	42.3	36.8	41.6	35.2	48.1	40.8
Not covered	58.7	57.7	63.2	58.4	64.8	51.9	59.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total employed —							
Covered	36.3	37.2	31.2	37.1	30.1	41.4	35.6
Not covered	63.7	62.8	68.8	62.9	69.9	58.6	64.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FEMALES							
Employers and self-employed —							
Covered	*	*	*	*	*	*	2.7
Not covered	98.2	96.1	98.0	96.6	96.8	98.6	97.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Wage and salary earners —							
Private —							
Covered	13.9	10.6	7.9	9.0	6.0	*	11.1
Not covered	86.1	89.4	92.1	91.0	94.0	89.0	88.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Government (c) —							
Covered	45.9	42.4	35.5	20.4	22.7	41.1	37.4
Not covered	54.1	57.6	64.5	79.6	77.3	58.9	62.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total —							
Covered	19.2	16.0	14.5	11.8	10.9	20.2	16.5
Not covered	80.8	84.0	85.5	88.2	89.1	79.8	83.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total employed —							
Covered	17.6	14.8	13.0	10.9	10.1	18.3	15.1
Not covered	82.4	85.2	87.0	89.1	89.9	81.7	84.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
PERSONS							
Employers and self-employed —							
Covered	6.5	9.1	6.4	11.3	7.4	*	7.8
Not covered	93.5	90.9	93.6	88.7	92.6	93.8	92.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Wage and salary earners —							
Private —							
Covered	24.5	24.5	21.3	25.2	20.1	30.2	23.9
Not covered	75.5	75.5	78.7	74.8	79.9	69.8	76.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Government (c) —							
Covered	64.6	62.5	52.0	46.1	42.8	59.4	57.5
Not covered	35.4	37.5	48.0	53.9	57.2	40.6	42.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total —							
Covered	33.3	32.8	29.4	30.9	27.0	39.0	32.2
Not covered	66.7	67.2	70.6	69.1	73.0	61.0	67.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total employed —							
Covered	29.9	29.5	25.5	28.1	23.7	34.2	28.7
Not covered	70.1	70.5	74.5	71.9	76.3	65.8	71.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Non-institutional civilians aged 15 years and over. (b) Includes the Northern Territory and the Australian Capital Territory. (c) For definition see page 3, paragraph 9.

* Based on a figure less than 4,000. See page 18, paragraph 4.

TABLE 4. — EMPLOYED PERSONS (a) : SUPERANNUATION COVER AND TYPE OF OCCUPATION, FEBRUARY 1974

	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	Aust. (b)
NUMBER ('000)							
Males —							
Manual (c) —							
Covered	244.4	171.4	86.2	63.0	43.1	25.1	640.4
Not covered	640.1	491.2	297.6	174.8	175.1	53.4	1,866.3
Total	884.5	662.6	383.8	237.8	218.2	78.5	2,506.7
Non-manual (c) —							
Covered	255.1	213.5	82.0	67.8	53.2	21.0	717.9
Not covered	236.0	157.6	73.6	47.1	47.9	11.9	586.6
Total	491.0	371.1	155.6	114.9	101.1	32.9	1,304.5
Total —							
Covered	499.4	384.9	168.2	130.8	96.3	46.1	1,358.3
Not covered	876.1	648.8	371.2	221.9	223.1	65.3	2,452.9
Total	1,375.5	1,033.7	539.5	352.7	319.3	111.4	3,811.2
Females —							
Manual (c) —							
Covered	23.5	9.8	*	*	*	*	41.9
Not covered	228.8	196.0	81.6	68.7	47.6	15.3	647.1
Total	252.3	205.8	84.5	71.2	48.6	17.2	689.0
Non-manual (c) —							
Covered	103.7	70.6	29.1	17.6	14.0	7.2	251.2
Not covered	366.2	265.4	131.4	95.5	86.6	25.5	996.8
Total	469.9	336.1	160.5	113.1	100.6	32.6	1,248.0
Total —							
Covered	127.2	80.4	31.9	20.0	15.0	9.1	293.0
Not covered	595.0	461.4	213.0	164.3	134.2	40.7	1,643.9
Total	722.2	541.8	244.9	184.3	149.2	49.9	1,936.9
Persons —							
Manual (c) —							
Covered	267.9	181.2	89.1	65.4	44.1	27.1	682.3
Not covered	868.9	687.2	379.2	243.5	222.7	68.7	2,513.4
Total	1,136.7	868.4	468.3	308.9	266.8	95.8	3,195.7
Non-manual (c) —							
Covered	358.7	284.2	111.1	85.4	67.2	28.1	969.1
Not covered	602.2	423.0	205.1	142.6	134.5	37.4	1,583.4
Total	960.9	707.2	316.1	228.0	201.7	65.5	2,552.5
Total —							
Covered	626.6	465.3	200.1	150.8	111.3	55.2	1,651.3
Not covered	1,471.1	1,110.3	584.3	386.2	357.3	106.1	4,096.8
Total	2,097.7	1,575.6	784.4	536.9	468.5	161.3	5,748.1
PER CENT							
Males —							
Manual (c) —							
Covered	27.6	25.9	22.5	26.5	19.7	32.0	25.5
Not covered	72.4	74.1	77.5	73.5	80.3	68.0	74.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Non-manual (c) —							
Covered	51.9	57.5	52.7	59.0	52.6	63.8	55.0
Not covered	48.1	42.5	47.3	41.0	47.4	36.2	45.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total —							
Covered	36.3	37.2	31.2	37.1	30.1	41.4	35.6
Not covered	63.7	62.8	68.8	62.9	69.9	58.6	64.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Females —							
Manual (c) —							
Covered	9.3	4.8	*	*	*	*	6.1
Not covered	90.7	95.2	96.6	96.6	97.9	88.6	93.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Non-manual (c) —							
Covered	22.1	21.0	18.1	15.5	13.9	22.0	20.1
Not covered	77.9	79.0	81.9	84.5	86.1	78.0	79.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total —							
Covered	17.6	14.8	13.0	10.9	10.1	18.3	15.1
Not covered	82.4	85.2	87.0	89.1	89.9	81.7	84.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Persons —							
Manual (c) —							
Covered	23.6	20.9	19.0	21.2	16.5	28.3	21.4
Not covered	76.4	79.1	81.0	78.8	83.5	71.7	78.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Non-manual (c) —							
Covered	37.3	40.2	35.1	37.4	33.3	43.0	38.0
Not covered	62.7	59.8	64.9	62.6	66.7	57.0	62.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total —							
Covered	29.9	29.5	25.5	28.1	23.7	34.2	28.7
Not covered	70.1	70.5	74.5	71.9	76.3	65.8	71.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Non-institutional civilians aged 15 years and over. (b) Includes the Northern Territory and the Australian Capital Territory. (c) For definitions see pages 2-3, paragraphs 7 and 8.

* Less than or based on a figure less than 4,000. See page 18, paragraph 4.

TABLE 5. — EMPLOYED PERSONS (a) : SUPERANNUATION COVER,
OCCUPATIONAL STATUS AND INDUSTRY DIVISION, FEBRUARY 1974
(Per cent)

Industry division	Males			Females			Persons		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
WAGE AND SALARY EARNERS									
Agriculture, forestry, fishing and hunting	7.4	92.6	100.0	*	95.4	100.0	6.9	93.1	100.0
Mining	63.1	36.9	100.0	*	*	100.0	61.2	38.8	100.0
Manufacturing	36.5	63.5	100.0	10.4	89.6	100.0	29.6	70.4	100.0
Electricity, gas and water	68.6	31.4	100.0	*	*	100.0	67.3	32.7	100.0
Construction	20.5	79.5	100.0	*	86.9	100.0	20.1	79.9	100.0
Wholesale and retail trade	31.5	68.5	100.0	9.7	90.3	100.0	22.3	77.7	100.0
Transport and storage	49.5	50.5	100.0	17.7	82.3	100.0	45.5	54.5	100.0
Communication	74.2	25.8	100.0	43.7	56.3	100.0	66.5	33.5	100.0
Finance, insurance, real estate and business services	56.4	43.6	100.0	23.6	76.4	100.0	40.3	59.7	100.0
Public administration and defence	79.2	20.8	100.0	54.1	45.9	100.0	71.5	28.5	100.0
Community services	61.2	38.8	100.0	23.0	77.0	100.0	37.1	62.9	100.0
Entertainment, recreation, restaurants, hotels and personal services	18.1	81.9	100.0	*	98.1	100.0	7.8	92.2	100.0
<i>Total</i>	<i>40.8</i>	<i>59.2</i>	<i>100.0</i>	<i>16.5</i>	<i>83.5</i>	<i>100.0</i>	<i>32.2</i>	<i>67.8</i>	<i>100.0</i>
EMPLOYERS AND SELF-EMPLOYED									
Agriculture, forestry, fishing and hunting	6.3	93.7	100.0	*	98.1	100.0	5.6	94.4	100.0
Manufacturing	13.4	86.6	100.0	*	95.5	100.0	11.0	89.0	100.0
Construction	8.6	91.4	100.0	*	95.5	100.0	8.3	91.7	100.0
Wholesale and retail trade	10.1	89.9	100.0	*	97.2	100.0	7.5	92.5	100.0
Transport and storage	*	95.5	100.0	*	97.4	100.0	*	95.7	100.0
Finance, insurance, real estate and business services	22.5	77.5	100.0	*	94.5	100.0	19.9	80.1	100.0
Community services	*	74.9	100.0	*	95.7	100.0	18.4	81.6	100.0
Entertainment, recreation, restaurants, hotels and personal services	*	91.5	100.0	*	97.8	100.0	*	94.4	100.0
<i>Total (b)</i>	<i>9.4</i>	<i>90.6</i>	<i>100.0</i>	<i>2.8</i>	<i>97.2</i>	<i>100.0</i>	<i>7.9</i>	<i>92.1</i>	<i>100.0</i>
TOTAL (c)									
Agriculture, forestry, fishing and hunting	6.6	93.4	100.0	*	97.3	100.0	5.9	94.1	100.0
Mining	61.3	38.7	100.0	*	*	100.0	59.6	40.4	100.0
Manufacturing	35.7	64.3	100.0	10.2	89.8	100.0	29.0	71.0	100.0
Electricity, gas and water	68.6	31.4	100.0	*	*	100.0	67.3	32.7	100.0
Construction	17.7	82.3	100.0	*	89.5	100.0	17.3	82.7	100.0
Wholesale and retail trade	27.6	72.4	100.0	8.6	91.4	100.0	19.8	80.2	100.0
Transport and storage	42.3	57.7	100.0	15.4	84.6	100.0	39.0	61.0	100.0
Communication	73.7	26.3	100.0	42.8	57.2	100.0	65.8	34.2	100.0
Finance, insurance, real estate and business services	50.4	49.6	100.0	22.8	77.2	100.0	37.8	62.2	100.0
Public administration and defence	79.2	20.8	100.0	54.1	45.9	100.0	71.5	28.5	100.0
Community services	59.1	40.9	100.0	22.7	77.3	100.0	36.5	63.5	100.0
Entertainment, recreation, restaurants, hotels and personal services	15.6	84.4	100.0	2.0	98.0	100.0	7.3	92.7	100.0
<i>Total</i>	<i>35.6</i>	<i>64.4</i>	<i>100.0</i>	<i>15.1</i>	<i>84.9</i>	<i>100.0</i>	<i>28.7</i>	<i>71.3</i>	<i>100.0</i>

(a) Non-institutional civilians aged 15 years and over. (b) Includes mining; electricity, gas and water; communication and public administration and defence. (c) Includes unpaid family helpers.

* Based on a figure less than 4,000. See page 18, paragraph 4.

TABLE 6. – EMPLOYED PERSONS (a) : SUPERANNUATION COVER,
OCCUPATIONAL STATUS AND OCCUPATION GROUP, FEBRUARY 1974
(Per cent)

Occupation group	Males			Females			Persons		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
WAGE AND SALARY EARNERS									
Professional and technical	65.3	34.7	100.0	28.7	71.3	100.0	49.6	50.4	100.0
Administrative, executive and managerial	62.9	37.1	100.0	27.8	72.2	100.0	59.6	40.4	100.0
Clerical	68.6	31.4	100.0	24.0	76.0	100.0	38.9	61.1	100.0
Sales	38.8	61.2	100.0	4.6	95.4	100.0	21.3	78.7	100.0
Farmers, fishermen, timbergetters, etc.	9.3	90.7	100.0	*	96.3	100.0	8.6	91.4	100.0
Miners and quarrymen	66.2	33.8	100.0	*	*	100.0	66.2	33.8	100.0
Transport and communication	39.9	60.1	100.0	21.0	79.0	100.0	36.7	63.3	100.0
Tradesmen, production-process workers and labourers n.e.c.	29.2	70.8	100.0	6.5	93.5	100.0	25.8	74.2	100.0
Service, sport and recreation	35.3	64.7	100.0	7.0	93.0	100.0	16.4	83.6	100.0
<i>Total</i>	<i>40.8</i>	<i>59.2</i>	<i>100.0</i>	<i>16.5</i>	<i>83.5</i>	<i>100.0</i>	<i>32.2</i>	<i>67.8</i>	<i>100.0</i>
EMPLOYERS AND SELF-EMPLOYED									
Professional and technical	21.5	78.5	100.0	*	91.1	100.0	19.2	80.8	100.0
Administrative, executive and managerial	15.0	85.0	100.0	*	95.3	100.0	13.4	86.6	100.0
Clerical	*	*	100.0	*	95.8	100.0	*	95.8	100.0
Sales	*	90.2	100.0	*	98.4	100.0	5.4	94.6	100.0
Farmers, fishermen, timbergetters, etc.	6.1	93.9	100.0	*	98.0	100.0	5.5	94.5	100.0
Transport and communication	*	95.5	100.0	*	*	100.0	*	95.8	100.0
Tradesmen, production-process workers and labourers n.e.c.	9.3	90.7	100.0	*	98.6	100.0	8.9	91.1	100.0
Service, sport and recreation	*	94.3	100.0	*	98.6	100.0	*	96.6	100.0
<i>Total (b)</i>	<i>9.4</i>	<i>90.6</i>	<i>100.0</i>	<i>2.8</i>	<i>97.2</i>	<i>100.0</i>	<i>7.9</i>	<i>92.1</i>	<i>100.0</i>
TOTAL (c)									
Professional and technical	60.5	39.5	100.0	28.0	72.0	100.0	47.2	52.8	100.0
Administrative, executive and managerial	50.5	49.5	100.0	18.8	81.2	100.0	47.0	53.0	100.0
Clerical	68.2	31.8	100.0	22.7	77.3	100.0	37.4	62.6	100.0
Sales	33.9	66.1	100.0	4.0	96.0	100.0	18.5	81.5	100.0
Farmers, fishermen, timbergetters, etc.	7.4	92.6	100.0	*	97.6	100.0	6.6	93.4	100.0
Miners and quarrymen	62.5	37.5	100.0	*	*	100.0	62.3	37.7	100.0
Transport and communication	33.7	66.3	100.0	19.5	80.5	100.0	31.5	68.5	100.0
Tradesmen, production-process workers and labourers n.e.c.	27.3	72.7	100.0	6.3	93.7	100.0	24.4	75.6	100.0
Service, sport and recreation	32.2	67.8	100.0	6.6	93.4	100.0	15.4	84.6	100.0
Total	35.6	64.4	100.0	15.1	84.9	100.0	28.7	71.3	100.0

(a) Non-institutional civilians aged 15 years and over. (b) Includes miners and quarrymen. (c) Includes unpaid family helpers.

* Based on a figure less than 4,000. See page 18, paragraph 4.

TABLE 7. – EMPLOYED WAGE AND SALARY EARNERS (a) : SUPERANNUATION COVER, PRIVATE OR GOVERNMENT (b) EMPLOYMENT AND TYPE OF OCCUPATION, FEBRUARY 1974

	<i>Private</i>		<i>Government (b)</i>		<i>Total</i>	
	<i>'000</i>	<i>Per cent</i>	<i>'000</i>	<i>Per cent</i>	<i>'000</i>	<i>Per cent</i>
MALES						
Manual occupations (c) –						
Covered	341.4	21.8	267.6	54.4	609.1	29.6
Not covered	1,225.5	78.2	224.6	45.6	1,450.1	70.4
Total	1,566.9	100.0	492.2	100.0	2,059.1	100.0
Non-manual occupations (c) –						
Covered	394.0	51.3	297.3	81.8	691.3	61.1
Not covered	373.4	48.7	66.2	18.2	439.7	38.9
Total	767.4	100.0	363.6	100.0	1,130.9	100.0
Total –						
Covered	735.4	31.5	565.0	66.0	1,300.3	40.8
Not covered	1,598.9	68.5	290.8	34.0	1,889.7	59.2
Total	2,334.3	100.0	855.8	100.0	3,190.1	100.0
FEMALES						
Manual occupations (c) –						
Covered	31.3	5.9	9.4	12.2	40.7	6.7
Not covered	502.1	94.1	67.9	87.8	570.0	93.3
Total	533.4	100.0	77.3	100.0	610.7	100.0
Non-manual occupations (c) –						
Covered	121.9	14.3	125.4	44.2	247.3	21.8
Not covered	730.7	85.7	158.1	55.8	888.8	78.2
Total	852.6	100.0	283.5	100.0	1,136.1	100.0
Total –						
Covered	153.2	11.1	134.8	37.4	288.0	16.5
Not covered	1,232.8	88.9	226.0	62.6	1,458.8	83.5
Total	1,386.0	100.0	360.8	100.0	1,746.7	100.0
PERSONS						
Manual occupations (c) –						
Covered	372.7	17.7	277.1	48.6	649.7	24.3
Not covered	1,727.7	82.3	292.4	51.4	2,020.1	75.7
Total	2,100.3	100.0	569.5	100.0	2,669.8	100.0
Non-manual occupations (c) –						
Covered	515.9	31.8	422.7	65.3	938.6	41.4
Not covered	1,104.1	68.2	224.3	34.7	1,328.4	58.6
Total	1,619.9	100.0	647.1	100.0	2,267.0	100.0
Total –						
Covered	888.5	23.9	699.8	57.5	1,588.3	32.2
Not covered	2,831.7	76.1	516.8	42.5	3,348.5	67.8
Total	3,720.3	100.0	1,216.5	100.0	4,936.8	100.0

(a) Non-institutional civilians aged 15 years and over. (b) For definition see page 3, paragraph 9. (c) For definitions see page 2, paragraphs 7 and 8.

TABLE 8. — EMPLOYED, WAGE AND SALARY EARNERS (a) : SUPERANNUATION COVER
AND AGE, FEBRUARY 1974
(000)

	Age group (years)								Total
	15-19	20-24	25-34	35-44	45-54	55-59	60-64	65 and over	
MALES									
Covered —									
New South Wales	13.7	47.5	120.2	110.1	125.2	38.2	24.2	*	482.9
Victoria	8.1	41.6	92.8	81.8	86.3	32.9	21.6	*	367.1
Queensland	5.8	16.9	41.5	35.2	34.9	14.6	10.7	*	160.3
South Australia	*	12.6	31.3	26.9	30.5	11.1	7.3	*	122.7
Western Australia	*	8.8	24.2	22.0	20.7	7.2	5.1	*	91.0
Tasmania	*	4.3	11.4	10.4	10.5	*	*	*	44.7
<i>Australia (b)</i>	<i>34.9</i>	<i>135.5</i>	<i>331.9</i>	<i>293.9</i>	<i>314.7</i>	<i>108.9</i>	<i>73.1</i>	<i>7.5</i>	<i>1,300.3</i>
Not covered —									
New South Wales	99.5	116.3	173.7	110.2	99.3	37.9	29.8	20.3	687.0
Victoria	81.8	88.4	124.2	78.7	67.5	25.4	23.0	11.2	500.2
Queensland	50.6	45.9	61.8	40.4	41.3	16.3	12.5	6.1	275.0
South Australia	31.7	29.9	38.2	26.0	25.8	8.3	8.5	4.1	172.5
Western Australia	28.4	29.2	43.6	25.1	20.8	8.2	6.7	5.3	167.3
Tasmania	10.2	8.8	10.9	6.9	5.9	*	*	*	48.2
<i>Australia (b)</i>	<i>306.8</i>	<i>325.1</i>	<i>465.6</i>	<i>294.4</i>	<i>266.0</i>	<i>100.0</i>	<i>83.4</i>	<i>48.5</i>	<i>1,889.7</i>
Total —									
New South Wales	113.2	163.9	293.9	220.3	224.5	76.1	54.0	24.1	1,169.9
Victoria	89.9	129.9	217.0	160.5	153.8	58.3	44.6	13.2	867.4
Queensland	56.4	62.8	103.3	75.6	76.2	30.9	23.2	6.8	435.3
South Australia	33.9	42.5	69.5	53.0	56.3	19.4	15.8	4.7	295.2
Western Australia	31.4	38.0	67.9	47.1	41.5	15.4	11.8	5.3	258.3
Tasmania	11.8	13.1	22.3	17.3	16.4	5.7	4.7	*	92.9
<i>Australia (b)</i>	<i>341.7</i>	<i>460.6</i>	<i>797.5</i>	<i>588.3</i>	<i>580.7</i>	<i>208.9</i>	<i>156.4</i>	<i>56.0</i>	<i>3,190.1</i>
FEMALES									
Covered —									
New South Wales	14.1	30.0	26.8	19.0	27.1	6.3		(c) *	126.0
Victoria	7.5	22.3	13.8	14.6	14.7	*		*	78.4
Queensland	5.6	9.7	5.6	*	5.6	*		*	31.3
South Australia	*	4.8	4.2	*	*	*		*	19.3
Western Australia	*	*	*	*	*	*		*	14.5
Tasmania	*	*	*	*	*	*		*	9.1
<i>Australia (b)</i>	<i>33.9</i>	<i>74.9</i>	<i>57.9</i>	<i>45.3</i>	<i>55.9</i>	<i>13.9</i>		<i>6.2</i>	<i>288.0</i>
Not covered —									
New South Wales	90.7	86.8	118.2	103.5	88.3	23.4		20.0	530.8
Victoria	69.8	69.4	90.5	79.7	71.6	20.0		10.6	411.5
Queensland	44.5	29.5	36.9	32.6	27.0	8.5		5.7	184.8
South Australia	28.4	26.9	28.4	29.3	23.0	4.8		*	144.3
Western Australia	24.5	19.4	22.8	23.2	18.8	4.4		4.8	117.9
Tasmania	8.2	6.4	5.8	7.3	5.3	*		*	35.9
<i>Australia (b)</i>	<i>270.0</i>	<i>244.6</i>	<i>312.5</i>	<i>281.5</i>	<i>239.1</i>	<i>65.0</i>		<i>45.9</i>	<i>1,458.8</i>
Total —									
New South Wales	104.8	116.9	144.9	122.5	115.4	29.7		22.8	656.8
Victoria	77.3	91.7	104.3	94.2	86.3	23.6		12.4	489.9
Queensland	50.1	39.2	42.5	36.2	32.5	9.4		6.2	216.1
South Australia	30.3	31.7	32.7	32.3	26.1	6.8		*	163.6
Western Australia	27.4	22.9	25.8	24.9	21.0	5.2		5.1	132.3
Tasmania	9.2	8.9	7.3	8.9	7.2	*		*	45.0
<i>Australia (b)</i>	<i>304.0</i>	<i>319.5</i>	<i>370.4</i>	<i>326.8</i>	<i>295.0</i>	<i>78.9</i>		<i>52.2</i>	<i>1,746.7</i>

For footnotes see end of table.

TABLE 8. – EMPLOYED WAGE AND SALARY EARNERS (a) : SUPERANNUATION COVER
AND AGE, FEBRUARY 1974 – *continued*
(‘000)

	<i>Age group (years)</i>								<i>Total</i>
	<i>15-19</i>	<i>20-24</i>	<i>25-34</i>	<i>35-44</i>	<i>45-54</i>	<i>55-59</i>	<i>60-64</i>	<i>65 and over</i>	
PERSONS									
Covered –									
New South Wales	27.8	77.6	146.9	129.0	152.3	44.5	26.3	4.4	608.9
Victoria	15.7	63.9	106.6	96.4	100.9	36.5	23.0	*	445.5
Queensland	11.4	26.5	47.1	38.8	40.5	15.6	11.2	*	191.6
South Australia	4.2	17.4	35.6	29.9	33.6	13.1	7.6	*	142.0
Western Australia	6.0	12.3	27.2	23.7	22.8	8.0	5.4	*	105.5
Tasmania	*	6.8	12.9	12.0	12.5	*	*	*	53.8
<i>Australia (b)</i>	<i>68.8</i>	<i>210.3</i>	<i>389.8</i>	<i>339.2</i>	<i>370.6</i>	<i>122.8</i>	<i>78.2</i>	<i>8.6</i>	<i>1,588.3</i>
Not covered –									
New South Wales	190.2	203.2	291.9	213.7	187.5	61.2	43.7	26.4	1,217.8
Victoria	151.5	157.8	214.7	158.4	139.1	45.4	30.5	14.3	911.7
Queensland	95.1	75.5	98.7	73.1	68.3	24.8	15.2	9.1	459.8
South Australia	60.0	56.8	66.6	55.4	48.8	13.1	10.8	5.4	316.8
Western Australia	52.9	48.6	66.4	48.2	39.6	12.6	9.9	6.9	285.2
Tasmania	18.4	15.2	16.7	14.3	11.1	4.4	*	*	84.2
<i>Australia (b)</i>	<i>576.8</i>	<i>569.8</i>	<i>778.1</i>	<i>575.9</i>	<i>505.1</i>	<i>165.0</i>	<i>113.8</i>	<i>64.0</i>	<i>3,348.5</i>
Total –									
New South Wales	218.0	280.7	438.8	342.7	339.8	105.7	70.0	30.9	1,826.8
Victoria	167.3	221.7	321.3	254.8	240.0	81.9	53.5	16.7	1,357.3
Queensland	106.5	102.0	145.8	111.9	108.8	40.4	26.4	9.8	651.4
South Australia	64.2	74.2	102.2	85.2	82.4	26.2	18.3	6.0	458.8
Western Australia	58.8	60.9	93.7	71.9	62.4	20.6	15.4	6.9	390.7
Tasmania	21.0	22.0	29.6	26.2	23.6	8.0	5.4	*	137.9
<i>Australia (b)</i>	<i>645.7</i>	<i>780.1</i>	<i>1,167.9</i>	<i>915.1</i>	<i>875.6</i>	<i>287.8</i>	<i>192.0</i>	<i>72.6</i>	<i>4,936.8</i>

(a) Non-institutional civilians aged 15 years and over. (b) Includes the Northern Territory and the Australian Capital Territory. (c) Females aged 60 years and over.

* Less than 4,000. See page 18, paragraph 4.

TABLE 9. — EMPLOYED PERSONS (a) : SUPERANNUATION COVER
WEEKLY RATE OF CONTRIBUTIONS AND AGE, FEBRUARY 1974
(‘000)

Superannuation cover 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	*	5.8	19.4	19.6	15.1	9.9	7.9	78.8
Under 1	6.0	*	11.1	13.1	16.5	5.3	4.1	59.6
1 and under 2	8.7	17.1	28.9	26.9	29.3	12.4	9.2	132.5
2 " " 3	8.6	27.5	40.0	30.9	36.5	16.2	10.9	170.6
3 " " 4	4.0	27.8	43.5	30.5	30.2	10.8	9.3	156.1
4 " " 5	4.8	21.2	40.8	27.5	26.8	8.8	5.4	134.1
5 " " 6			18.7	47.7	30.9	27.5	9.3	8.0
6 " " 7	*	5.9	31.6	25.7	21.3	5.9	*	94.1
7 " " 8	*	4.9	22.9	21.9	16.8	4.5	5.2	72.5
8 " " 9			16.7	15.8	15.0	*		54.7
9 " " 10	*	4.4	9.9	10.8	10.0	7.5	4.3	35.5
10 " " 12			15.3	23.5	19.2			67.3
12 " " 15	*	4.4	7.4	15.2	20.7	8.5	6.0	51.3
15 " " 20			4.8	11.1	21.7			46.4
20 and over	*	*	*	7.7	25.5	12.4	11.3	61.3
Total covered	35.2	137.1	344.1	310.9	332.1	113.8	84.9	1,358.3
Not covered	313.8	358.3	598.0	438.1	390.7	148.7	205.3	2,452.9
Total	349.0	495.4	942.1	749.1	722.8	262.5	290.2	3,811.2
FEMALES								
Covered —								
Under 1	4.6	*	*	5.3	4.8	(b) 4.4		24.7
1 and under 2	13.4	14.4	4.1	5.4	9.1	4.1	4.6	48.2
2 " " 3	8.4	18.0	10.7	6.9	8.6			54.9
3 " " 4	4.6	14.2	11.1	6.2	10.0	4.6	*	48.4
4 " " 5	*	11.2	11.2	6.2	6.1			39.2
5 " " 6	*	7.9	7.0	*	5.5	4.1	*	25.7
6 " " 12	*	6.4	9.1	8.9	7.2			35.9
12 and over	*	*	*	4.0	6.3	*	*	16.0
Total covered	33.9	74.9	59.0	46.6	57.5	21.1		293.0
Not covered	272.3	256.1	356.9	331.2	285.8	141.5		1,643.9
Total	306.2	331.0	416.0	377.9	343.3	162.6		1,936.9
PERSONS								
Covered —								
Nil	*	6.7	21.3	22.1	18.8	11.5	9.3	91.5
Under 1	9.9	5.2	12.2	15.9	17.6	5.8	4.9	71.6
1 and under 2	22.1	31.5	33.0	32.4	38.4	13.7	9.7	180.7
2 " " 3	17.1	45.5	50.8	37.8	45.1	17.8	11.5	225.5
3 " " 4	8.7	42.0	54.7	36.7	40.2	12.1	10.3	204.5
4 " " 5	5.5	32.5	52.1	33.6	32.9	10.9	5.7	173.3
5 " " 6	*	26.6	54.7	34.7	33.0	9.9	8.7	169.3
6 " " 7	*	9.8	34.2	29.4	22.7	6.3	6.9	106.6
7 " " 8	*	4.0	25.9	23.8	18.8	5.5		82.3
8 " " 9	*	*	18.2	17.5	16.3	5.2	4.5	59.6
9 " " 10	*	*	11.1	11.3	10.9			38.8
10 " " 12	*	*	16.0	24.5	20.7	6.4	5.4	72.6
12 " " 15	*	*	9.0	16.1	21.9	4.1		55.6
15 " " 20	*	*	5.5	12.8	23.5	5.4	*	51.5
20 and over	*	*	4.4	9.1	28.8	13.6	11.5	67.9
Total covered	69.2	212.0	403.1	357.6	389.6	128.0	91.8	1,651.3
Not covered	586.1	614.4	954.9	769.3	676.5	229.1	266.4	4,096.8
Total	655.3	826.4	1,358.1	1,126.9	1,066.2	357.1	358.2	5,748.1

(a) Non-institutional civilians aged 15 years and over. (b) Females aged 55 years and over.

* Less than 4,000. See page 18, paragraph 4.

TABLE 10. – EMPLOYED PERSONS (a) : SUPERANNUATION COVER
DURATION OF EMPLOYMENT AND PRIVATE OR GOVERNMENT (b) EMPLOYMENT, FEBRUARY 1974
(‘000)

Duration of employment (years)	Private			Government (b)			Total		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
MALES									
Under 1	47.6	701.7	749.3	21.7	84.7	106.4	69.3	786.4	855.7
1 and under 5	227.5	754.9	982.4	130.7	98.7	229.4	358.2	853.6	1,211.8
5 and under 10	169.1	260.1	429.2	120.1	42.7	162.8	289.2	302.8	592.0
10 and over	349.1	445.3	794.4	292.5	64.7	357.3	641.7	510.0	1,151.7
<i>Total</i>	<i>793.3</i>	<i>2,162.0</i>	<i>2,955.4</i>	<i>565.0</i>	<i>290.8</i>	<i>855.8</i>	<i>1,358.3</i>	<i>2,452.9</i>	<i>3,811.2</i>
FEMALES									
Under 1	15.1	554.5	569.6	18.0	80.1	98.2	33.1	634.7	667.8
1 and under 5	62.1	571.4	633.4	61.8	87.1	148.9	123.8	658.4	782.3
5 and under 10	35.6	150.3	186.0	32.3	35.9	68.3	68.0	186.3	254.2
10 and over	45.5	141.7	187.2	22.6	22.8	45.4	68.1	164.5	232.7
<i>Total</i>	<i>158.2</i>	<i>1,418.0</i>	<i>1,576.2</i>	<i>134.8</i>	<i>225.9</i>	<i>360.7</i>	<i>293.0</i>	<i>1,643.9</i>	<i>1,936.9</i>
PERSONS									
Under 1	62.6	1,256.2	1,318.9	39.8	164.8	204.6	102.4	1,421.0	1,523.4
1 and under 5	289.5	1,326.3	1,615.9	192.5	185.8	378.2	482.0	1,512.1	1,994.1
5 and under 10	204.8	410.4	615.2	152.4	78.7	231.1	357.2	489.1	846.3
10 and over	394.6	587.1	981.7	315.2	87.5	402.7	709.8	674.6	1,384.3
<i>Total</i>	<i>951.6</i>	<i>3,580.0</i>	<i>4,531.6</i>	<i>699.8</i>	<i>516.8</i>	<i>1,216.6</i>	<i>1,651.3</i>	<i>4,096.8</i>	<i>5,748.1</i>

(a) Non-institutional civilians aged 15 years and over. (b) For definition see page 3, paragraph 9.

TABLE 11. – EMPLOYED PERSONS (a) : SUPERANNUATION COVER
BIRTHPLACE AND PERIOD OF ARRIVAL, FEBRUARY 1974
(‘000)

Birthplace and period of arrival	Males			Females			Persons		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
Born in Australia	1,023.6	1,713.7	2,737.3	233.2	1,195.3	1,428.4	1,256.8	2,908.8	4,165.6
Born outside Australia –									
Arrived before 1947	30.9	45.2	76.0	*	21.1	24.0	33.8	66.2	100.0
1947 to 1954	113.5	169.0	282.5	13.9	90.2	104.2	127.4	259.3	386.8
1955 to 1961	77.3	155.8	233.1	16.8	100.5	117.3	94.1	256.3	350.5
1962 to 1966	50.4	121.8	172.2	9.3	76.1	85.5	59.7	198.0	257.7
1967 to 1972	56.6	205.4	262.0	15.2	134.7	149.9	71.8	340.1	411.9
Jan. 1973 to Feb. 1974	6.0	42.0	48.0	*	25.9	27.6	7.7	67.9	75.7
<i>Total born outside Australia</i>	<i>334.7</i>	<i>739.2</i>	<i>1,073.9</i>	<i>59.9</i>	<i>448.6</i>	<i>508.5</i>	<i>394.6</i>	<i>1,187.9</i>	<i>1,582.5</i>
Birthplace –									
U.K. or Ireland	157.1	245.0	402.2	25.9	169.6	195.5	183.0	414.6	597.5
Italy	27.6	116.2	143.8	*	52.6	55.2	30.2	168.8	199.0
Greece	9.2	59.1	68.2	*	33.9	35.9	11.2	93.0	104.2
West Germany	11.9	24.4	36.3	*	16.6	20.3	15.6	41.0	56.6
Holland	19.4	33.9	53.3	*	16.6	18.0	20.8	50.6	71.4
Yugoslavia	11.0	52.3	63.3	*	31.8	33.4	12.5	84.1	96.7
Malta	8.1	16.0	24.1	*	7.0	8.6	9.8	22.9	32.7
New Zealand	7.8	20.8	28.6	*	13.2	16.0	10.6	34.0	44.6
Other countries	82.7	171.5	254.2	18.2	107.2	125.5	100.9	278.9	379.8
<i>Total</i>	<i>1,358.3</i>	<i>2,452.9</i>	<i>3,811.2</i>	<i>293.0</i>	<i>1,643.9</i>	<i>1,936.9</i>	<i>1,651.3</i>	<i>4,096.8</i>	<i>5,748.1</i>

(a) Non-institutional civilians aged 15 years and over.

* Less than 4,000. See page 18, paragraph 4.

TABLE 12. — PERSONS WHO WERE RECEIVING OR HAD RECEIVED BENEFIT FROM A SUPERANNUATION SCHEME (a) : TYPE AND SOURCE OF BENEFIT, (b) FEBRUARY 1974 ('000)

Type of benefit	Males		Females			Persons		
	Own job	Total (c)	Own job	Spouse's job	Total (d)	Own job	Spouse's job	Total (d)
Pension only	68.3	68.9	10.1	38.7	49.3	78.4	39.1	118.2
Pension and lump sum	21.0	21.0	*	5.7	7.5	22.8	5.7	28.5
All pension recipients	89.3	89.9	11.9	44.4	56.8	101.2	44.8	146.7
Lump sum only	372.7	373.4	351.8	19.1	371.6	724.4	19.7	745.0
Total	462.0	463.3	363.6	63.5	428.4	825.7	64.5	891.7

(a) Non-institutional civilians aged 15 years and over. See page 2, paragraph 3. (b) For definitions see page 2, paragraph 4. (c) Includes persons whose benefits were provided by another person's job. (d) Includes persons whose benefits were provided by another person's job (other than spouse's).

* Less than 4,000. See page 18, paragraph 4.

NOTE. A person covered by superannuation etc. in his present job was not asked whether he was also receiving or had received a benefit from a previous job. Such persons are excluded from the estimates above.

TABLE 13. — PERSONS IN RECEIPT OF A SUPERANNUATION PENSION (a) : WEEKLY AMOUNT OF PENSION (b)(c) AND AGE, FEBRUARY 1974

Weekly amount of pension (b) (\$)	Age group (years)					Total	
	15-59 ('000)	60-64 ('000)	65-69 ('000)	70-74 ('000)	75 and over ('000)	Number ('000)	Cumulative percentage
MALES							
Under 10						8.8	9.7
10 and under 20			7.4	7.5	8.3	17.5	29.2
20 " " 30	4.9	7.6	6.7	5.4	4.5	11.2	41.6
30 " " 40						10.4	53.2
40 " " 50			*	5.3	*	7.6	61.6
50 " " 60						7.1	69.6
60 " " 70						4.9	75.0
70 " " 80	*	7.2	9.4	4.2	*	4.5	80.0
80 and over						18.0	
Total	8.3	14.8	26.7	22.3	17.8	89.9	100.0
FEMALES							
Under 10					6.3	14.4	25.3
10 and under 20	4.4	4.8	5.5	5.9	6.3	12.6	47.6
20 " " 30					5.6	11.6	68.1
30 " " 40						4.6	76.2
40 " " 50	4.4	4.1	*	*	*	5.1	85.2
50 " " 60						*	89.6
60 and over						5.9	
Total	8.8	8.9	8.6	9.6	21.0	56.8	100.0
PERSONS							
Under 10		*	6.2	5.3	8.4	23.1	15.8
10 and under 20	5.8	4.0	5.5	6.4	12.5	30.1	36.3
20 " " 30						*	4.7
30 " " 40		*	*	4.3		15.0	62.1
40 " " 50	6.2	*	4.7	6.4	6.4	12.7	70.7
50 " " 60						9.7	77.3
60 " " 70		*	4.2	5.6	*	7.0	82.1
70 " " 80	5.1					6.0	86.2
80 and over		5.5	6.0			20.3	
Total	17.1	23.7	35.3	31.9	38.8	146.7	100.0

(a) Non-institutional civilians aged 15 years and over. See page 2, paragraph 3. Excludes persons employed in a job in which they were covered by a superannuation-type scheme. See Note to Table 12. (b) Pensions received at intervals other than weekly have been converted to a weekly basis. (c) For definition see page 2, paragraph 5.

* Less than 4,000. See page 18, paragraph 4.

TABLE 14. - PERSONS IN RECEIPT OF A SUPERANNUATION PENSION (a) :
WEEKLY AMOUNT, TIME SINCE PERSON BELONGING TO THE SUPERANNUATION SCHEME LEFT JOB PROVIDING PENSION,
AND LABOUR FORCE STATUS, FEBRUARY 1974
(^c000)

Present weekly amount of pension (b) (\$)	Superannuation pension recipients not in the labour force					Superannuation pension recipients in the labour force	Total	
	Time since person belonging to the superannuation scheme left job providing benefit (years)							
	Under 2	2 and under 5	5 and under 10	10 and over	Total			
MALES								
Under 20	*	4.7	4.4	(c)12.5	(d)23.6	*	26.2	
20 and under 40	*	*	5.3	6.9	18.5	*	21.6	
40 " " 60	*	*	*	5.0	13.0	*	14.7	
60 " over	4.7	6.0	7.2	4.7	22.6	4.7	27.4	
<i>Total</i>	<i>11.0</i>	<i>17.0</i>	<i>20.5</i>	<i>29.1</i>	<i>77.7</i>	<i>12.3</i>	<i>89.9</i>	
FEMALES								
Under 10	}	*	*	*	{ 10.2	13.9	*	14.4
10 and under 20		*	*	*	{ 9.3	12.2	*	12.6
20 " " 40	}	*	4.1	7.3	{ 9.1	14.7	*	16.3
40 " over		*	4.1	7.3	{ 5.2	12.2	*	13.5
<i>Total</i>	*	<i>6.3</i>	<i>10.4</i>	<i>33.7</i>	<i>53.0</i>	*	<i>56.8</i>	
PERSONS								
Under 10	}	*	6.9	7.5	{ 14.1	21.8	*	23.1
10 and under 15		*	6.9	7.5	{ 9.6	13.6	*	14.4
15 " " 20	}	*	5.3	4.6	{ 8.3	14.2	*	15.7
20 " " 30		*	5.3	4.6	{ 10.7	20.0	*	22.9
30 " " 40	}	*	5.3	4.6	{ 5.3	13.1	*	15.0
40 " " 60		*	*	5.1	8.7	19.6	*	22.3
60 " " 80	*	*	4.3	*	11.6	*	13.0	
80 " over	4.4	4.2	4.7	*	16.6	*	20.3	
<i>Total</i>	<i>13.6</i>	<i>23.4</i>	<i>30.9</i>	<i>62.8</i>	<i>130.7</i>	<i>16.0</i>	<i>146.7</i>	

(a) Non-institutional civilians aged 15 years and over. See page 2, paragraph 3. (b) Pensions received at intervals other than weekly have been converted to a weekly basis. (c) 10 and under 15 - 4,600; 15 and under 20 - 4,000. (d) Under 10 - 7,900; 10 and under 15 - 6,800; 15 and under 20 - 8,800.

* Less than 4,000. See page 18, paragraph 4.

TABLE 15. — PERSONS NOT IN THE LABOUR FORCE (a) IN RECEIPT OF A SUPERANNUATION PENSION : TIME SINCE PERSON BELONGING TO THE SUPERANNUATION SCHEME LEFT JOB PROVIDING PENSION, WHETHER PENSION EVER INCREASED OR NOT AND AGE, FEBRUARY 1974 ('000)

Time since person belonging to the superannuation scheme left job providing benefit (years)	Males			Females			Persons		
	Pension has been increased	Pension has never been increased	Total	Pension has been increased	Pension has never been increased	Total	Pension has been increased	Pension has never been increased	Total
AGED 15-59 YEARS									
Total	*	*	5.0	4.9	*	6.5	7.8	*	11.5
AGED 60-64 YEARS									
Under 2	*	*	4.3	*	*	*	*	4.2	5.1
2 and under 5	*	*	5.5	*	*	*	5.1	*	8.0
5 and over	*	*	*	*	*	4.5	4.2	*	6.1
Total	5.2	6.2	11.4	5.0	*	7.7	10.2	8.9	19.1
AGED 65 YEARS AND OVER									
Under 2	*	*	4.2	*	*	*	*	*	4.9
2 and under 5	6.8	*	10.4	*	*	*	7.3	4.5	11.8
5 " " 10	12.8	6.1	18.8	4.8	*	6.8	17.6	8.1	25.7
10 " " 20	15.7	7.1	22.8	8.8	6.3	15.2	24.5	13.5	38.0
20 and over	*	*	5.0	9.9	4.8	14.7	13.5	6.2	19.7
Total	40.8	20.4	61.3	24.3	14.4	38.8	65.2	34.8	100.0
TOTAL									
Under 2	*	7.6	11.0	*	*	*	4.6	9.0	13.6
2 and under 5	11.2	5.8	17.0	*	*	6.3	15.2	8.2	23.4
5 " " 10	14.1	6.5	20.5	8.0	*	10.4	22.0	8.9	30.9
10 " " 20	16.7	7.5	24.1	10.5	7.1	17.6	27.2	14.6	41.8
20 and over	*	*	5.0	10.6	5.5	16.1	14.2	6.9	21.1
Total	48.9	28.7	77.7	34.3	18.8	53.0	83.2	47.5	130.7

(a) Non-institutional civilians aged 15 years and over. See page 2, paragraph 3.

* Less than 4,000. See page 18, paragraph 4.

TECHNICAL NOTE

Estimation procedure

The estimates are derived from the quarterly population survey by use of a complex ratio estimation procedure, which ensures that the survey estimates conform to an independently estimated distribution of the population by age and sex, rather than to the age and sex distribution within the sample itself.

Reliability of the estimates

2. Since the estimates are based on a sample, they may differ from the figures that would have been obtained from a complete census using the same questionnaires and procedures. 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, and not the whole population, was enumerated. 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 from a comparable complete enumeration, and about nineteen chances in twenty that the difference will be less than two standard errors.

3. A table of *standard errors* is given below. An example of the use of the table is as follows: if the estimate obtained from the sample is 100,000 and the standard error is 3 per cent of the estimate, i.e. 3,000, there are about two chances in three that the true figure is within the range 97,000 to 103,000 and about nineteen chances in twenty that this figure is between 94,000 and 106,000.

STANDARD ERRORS OF ESTIMATES

Size of estimate (persons)	Approximate standard error of estimates	
	Persons	Per cent of estimate
4,000	800	20.0
5,000	900	18.0
10,000	1,200	12.0
20,000	1,600	8.0
50,000	2,300	4.6
100,000	3,000	3.0
200,000	4,000	2.0
500,000	6,000	1.2
1,000,000	8,000	0.8
2,000,000	10,000	0.5

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr D. Power on 63 9111 extension 2346 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.

4. In the tables in this bulletin only estimates of 4,000 or over have been shown, as smaller estimates would be subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. Although, in some cases, figures for these small components can be derived by subtraction, they should not be regarded as reliable.

5. The reliability of an estimated percentage, computed by using sample data for both numerator and denominator, depends upon both the size of the numerator and the size of the denominator. However, the percentage standard error of the estimated percentage will generally be lower than the per cent standard error of the estimate of the numerator. The per cent standard error of the numerator can be obtained from the table above.

6. 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. 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 only 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.