

SHOWCARDS

WAVE 23 M

**Please keep this booklet until
your interview this year**

SHOWCARD HF16

- **Employed (including self-employed and working students):**
 - usually works 35 hours or more per week.....1**
 - usually works less than 35 hours per week.....2**
- **Not employed but looking for work.....3**
- **Neither employed nor looking for work:**
 - Retired.....4**
 - Home duties.....5**
 - Non-working student.....6**

SHOWCARD HF17

Please Answer Yes or No

DISABILITIES / HEALTH CONDITIONS WHICH:

- **Have lasted, or are likely to last, 6 months or more;**
- **Restrict everyday activity; and**
- **Cannot be corrected by medication or medical aids.**

- Sight problems not corrected by glasses or contact lenses
- Hearing problems
- Speech problems
- Blackouts, fits or loss of consciousness
- Difficulty learning or understanding things
- Limited use of arms or fingers
- Difficulty gripping things
- Limited use of feet or legs
- A nervous or emotional condition which requires treatment
- Frequent headaches or migraine
- Any other condition that restricts physical activity or physical work (e.g., back problems)
- Any disfigurement or deformity
- Any mental illness which requires help or supervision
- Shortness of breath or difficulty breathing
- Chronic or recurring pain
- Long-term effects as a result of a head injury, stroke or other brain damage
- A long-term condition or ailment which is still restrictive even though it is being treated or medication is being taken for it
- Any other long-term condition such as arthritis, asthma, heart disease, Alzheimer's disease, dementia, etc.

SHOWCARD Q4

Types of child care you might have considered so you (or your partner) can undertake paid work:

- **Family Day Care, Long Day Care, any other care at a Child Care Centre**
- **Outside of school hours or Vacation Care**
- **Someone paid to come to your home to care for your child**
- **Someone paid to care for your child in their home**
- **A friend, relative or neighbour caring for your child for free or for payment in kind**

SHOWCARD Q6a

- **Family Day Care, Long Day Care, any other care at a Child Care Centre**
- **Outside of school hours or Vacation Care**
- **Someone paid to come to your home (nanny / baby-sitter)**
- **Someone paid to care for your child in their home**
- **A relative who lives with you (paid or unpaid)**
- **A relative who doesn't live with you (paid or unpaid)**
- **A friend or neighbour (caring for the child either at your home or in their home; paid or unpaid)**
- **The child's brother or sister**
- **The child goes to your (or your partner's) work**
- **Child looks after his or her self**
- **Some other form of child care**

SHOWCARD Q6b

- **Family Day Care, Long Day Care, any other care at a Child Care Centre**
- **Outside of school hours or Vacation Care**
- **Someone paid to come to your home to care for your child (nanny / baby-sitter)**
- **Someone paid to care for your child in their home**
- **A relative who lives with you (whether paid or unpaid)**
- **A relative who doesn't live with you (whether paid or unpaid)**
- **A friend or neighbour (caring for the child either at your home or in their home, whether paid or unpaid)**
- **The child's brother or sister (whether paid or unpaid)**
- **Some other form of child care**

SHOWCARD Q8

Me or my partner (e.g., you arrange working hours so one of you is able to care for your child/ren)	01
The child's brother or sister.....	02
Child looks after self	03
Child comes to my (or my partner's) workplace	04
Child's grandparent who lives with us.....	05
Child's grandparent who lives elsewhere.....	06
Other relative who lives with us	07
Other relative who lives elsewhere	08
A friend or neighbour coming to <u>our</u> home.....	09
A friend or neighbour in <u>their</u> home	10
A paid sitter or nanny	11
Family day care	12
Formal outside of school hours care	13
Other (please specify)	21

SHOWCARD Q9

Me or my partner (e.g., taking paid or unpaid leave, you arrange working hours so one of you is able to care for your child/ren).....	01
The child's brother or sister.....	02
Child looks after self	03
Child comes to my (or my partner's) workplace	04
Child's grandparent who lives with us.....	05
Child's grandparent who lives elsewhere.....	06
Other relative who lives with us	07
Other relative who lives elsewhere	08
A friend or neighbour coming to <u>our</u> home.....	09
A friend or neighbour in <u>their</u> home	10
A paid sitter or nanny	11
Family day care	12
Vacation care	13
Other (please specify).....	21

SHOWCARD Q11

Me or my partner (e.g., you arrange working hours so one of you is able to care for your child/ren).....	01
The child's brother or sister.....	02
Child's grandparent who lives with us.....	03
Child's grandparent who lives elsewhere.....	04
Other relative who lives with us	05
Other relative who lives elsewhere	06
A friend or neighbour coming to <u>our</u> home.....	07
A friend or neighbour in <u>their</u> home.....	08
A paid sitter or nanny	09
Family day care	10
Long day care centre at workplace	11
Private or community long day care centre	12
Kindergarten / pre-school	13
Other (please specify).....	21

SHOWCARD Q12

- **Family Day Care, Long Day Care, any other care at a Child Care Centre**
- **Out of school hours or Vacation Care**
- **Someone paid to come to your home to care for your child (nanny / baby-sitter)**
- **Someone paid to care for your child in their home**
- **A relative who lives with you (whether paid or unpaid)**
- **A relative who doesn't live with you (whether paid or unpaid)**
- **A friend or neighbour (caring for the child either at your home or in their home, whether paid or unpaid)**
- **The child's brother or sister (whether paid or unpaid)**
- **Some other form of child care**

SHOWCARD Q14

The child's brother or sister	01
Child's grandparent who lives with us	02
Child's grandparent who lives elsewhere	03
Other relative who lives with us	04
Other relative who lives elsewhere	05
A friend or neighbour coming to <u>our</u> home	06
A friend or neighbour in <u>their</u> home	07
A paid sitter or nanny	08
Family day care	09
Private or community long day care centre	10
Formal outside of school hours care	11
Other (please specify)	21

SHOWCARD Q16

The child's brother or sister	01
Child's grandparent who lives with us	02
Child's grandparent who lives elsewhere	03
Other relative who lives with us	04
Other relative who lives elsewhere	05
A friend or neighbour coming to <u>our</u> home	06
A friend or neighbour in <u>their</u> home	07
A paid sitter or nanny	08
Family day care	09
Private or community long day care centre	10
Kindergarten / pre-school	11
Other (please specify)	21

SHOWCARD R25

Too expensive: Cannot afford it	1
Poor value for money	2
House is not worth insuring	3
Haven't got around to it	4
Small risk (i.e., my house is unlikely to ever require a large claim)	5
Don't trust insurers to pay claims	6
Other (please specify)	97

SHOWCARD R28

Full cover is too expensive: Cannot afford full cover	1
Full cover is poor value for money	2
Haven't got around to updating cover	3
Small risk (i.e., my house is unlikely to ever require a large claim)	4
Other (please specify)	97

SHOWCARD R33

Too expensive: Cannot afford it	1
Poor value for money	2
Contents not worth very much	3
Haven't got around to updating cover	4
Small risk (i.e., I'm unlikely to ever require a large claim for my home contents)	5
Don't trust insurers to pay claims	6
Other (please specify)	97

SHOWCARD R36

Full cover is too expensive: Cannot afford full cover	1
Full cover is poor value for money.....	2
Contents not worth very much	3
Haven't got around to updating cover	4
Small risk (i.e., I'm unlikely to ever require a large claim for my home contents)	5
Don't trust insurers to pay claims	6
Other (please specify)	97

SHOWCARD R42

Food, supermarket and convenience store shopping, as well as weekly meal plan delivery services (such as Lite n' Easy and Hello Fresh).

LIST A

All groceries

including pet food,
cleaning products and
toiletries

For example:

- Meat and fish
- Bread and milk
- Fruit and vegetables
- Tinned and packaged food
- Drinks (but not alcohol)
- Pet food
- Cleaning products
- Toilet paper
- Soap, shampoo, etc.

LIST B

Food and drink ONLY

(do not include pet food)

For example:

- Meat and fish
- Bread and milk
- Fruit and vegetables
- Tinned and packaged food
- Drinks (but not alcohol)

SHOWCARD R45

TOTAL GROSS INCOME OF EVERYONE LIVING IN THIS HOUSEHOLD

LAST FINANCIAL YEAR (1 July 2022 to 30 June 2023),
BEFORE TAX OR ANYTHING ELSE IS DEDUCTED.

Include income from all sources, such as wages, investments and
government pensions and benefits.

<u>Per Year</u>	<u>Per Week</u>	
Negative or Zero Income.....		1
\$1 - \$19,999.....	(\$1 - \$379).....	2
\$20,000 - \$29,999.....	(\$380 - \$579).....	3
\$30,000 - \$39,999.....	(\$580 - \$769).....	4
\$40,000 - \$49,999.....	(\$770 - \$959).....	5
\$50,000 - \$59,999.....	(\$960 - \$1149).....	6
\$60,000 - \$79,999.....	(\$1150 - \$1529).....	7
\$80,000 - \$99,999.....	(\$1530 - \$1919).....	8
\$100,000 - \$124,999.....	(\$1920 - \$2399).....	9
\$125,000 - \$149,999.....	(\$2400 - \$2879).....	10
\$150,000 - \$199,999.....	(\$2880 - \$3839).....	11
\$200,000 - \$249,999.....	(\$3840 - \$4799).....	12
\$250,000 - \$299,999.....	(\$4800 - \$5759).....	13
\$300,000 or more.....	(\$5760 or more).....	14

SHOWCARD 1

Secondary school qualification – lower level	600
Secondary school qualification – highest level.....	611
Nursing qualification.....	001
Teaching qualification	002
Trade certificate or apprenticeship	514
Technician's certificate / Advanced certificate.....	511
Other certificate – level I.....	524
Other certificate – level II.....	521
Other certificate – level III.....	598
Other certificate – level IV	599
Other certificate – don't know level	500
Associate Diploma / Diploma (2 yrs full-time or equivalent)	421
Associate Degree	413
Undergraduate Diploma / Advanced Diploma (3 yrs full-time or equivalent).....	411
Bachelor Degree but not Honours	312
Honours Bachelor Degree	311
Graduate Certificate	221
Postgraduate Diploma / Graduate Diploma	211
Masters Degree	120
Doctorate	110
Other (please specify)	995
Did not complete qualification	993
Still studying.....	994

SHOWCARD 2

Enrolled Nurse	511
Associate Diploma / Diploma (2 years full-time or equivalent)	421
Undergraduate Diploma / Advanced Diploma (3 years full-time or equivalent)	411
Bachelor Degree but not Honours	312
Honours Bachelor Degree	311
Triple, Double Certificate Nurse	310
Registered Nurse, Sister	310
Postgraduate Diploma / Graduate Diploma	211
Masters Degree	120
Doctorate	110
Other (please specify)	997

SHOWCARD 3

TPTC (Trained Primary Teaching Cert.)	421
TSTC (Trained Secondary Teaching Cert.)	
TITC (Trained Infants Teaching Cert.).....	411
Associate Diploma / Diploma	
(1-2 years full-time or equivalent).....	498
Undergraduate Diploma of Teaching (Dip T)	
(3 years full-time or equivalent).....	499
Bachelor Degree but not Honours.....	312
Honours Bachelor Degree	311
Graduate Certificate	221
Postgraduate Diploma, Graduate Diploma,	
Diploma of Education (Dip Ed)	
(after Bachelor Degree or Undergrad	
Diploma)	211
Masters Degree.....	120
Doctorate.....	110
Other (please specify).....	997

SHOWCARD 4

Secondary school qualification – lower level	600
Secondary school qualification – highest level	611
Certificate level I	524
Certificate level II	521
Certificate level III	514
Certificate level IV	511
Certificate – don't know level	500
Diploma (2 years full-time or equivalent).....	421
Associate Degree	413
Advanced Diploma (3 years full-time or equivalent)	411
Bachelor Degree but not Honours	312
Honours Bachelor Degree	311
Graduate Certificate	221
Graduate Diploma.....	211
Masters Degree	120
Doctorate	110
Other (please specify)	997

SHOWCARD 5

Retired / Voluntarily inactive	1
Home duties / Child care	2
Study / Went to school, TAFE or university	3
Own disability or handicap.....	4
Own illness or injury	5
Looking after ill or disabled person	6
Travel / On holiday / Leisure activities.....	7
Working in an unpaid voluntary job	8
Other activity (please specify)	98

SHOWCARD A9

Certificate – level I	524
Certificate – level II	521
Certificate – level III	514
Certificate – level IV	511
Certificate – don't know level	500
Diploma (2 yrs full-time or equivalent).....	421
Associate Degree	413
Advanced Diploma (3 yrs full-time or equivalent)	411
Bachelor Degree but not Honours	312
Honours Bachelor Degree	311
Graduate Certificate	221
Graduate Diploma.....	211
Masters Degree	120
Doctorate	110
Other (please specify)	998

SHOWCARD C10

A regular daytime schedule	1
A regular evening shift	2
A regular night shift	3
A rotating shift (changes from days to evenings to nights)	4
Split shift (two distinct periods each day)	5
On call.....	6
Irregular schedule	7
Other (please specify)	8

SHOWCARD C23

Employed on a fixed-term contract	1
Employed on a casual basis	2
Employed on a permanent or ongoing basis	3
Other (please specify)	8

SHOWCARD C24

Collective (enterprise) agreement 1

An agreement made at your workplace or firm between your employer and either a union or a group of employees.

It may sometimes be known as an Enterprise Agreement.

Individual agreement (or contract) 2

An agreement (formal or informal) between you and your employer. It may be verbal or written. It could simply be a letter of appointment.

Combination of collective / enterprise agreement and individual agreement 3

This will apply in those cases where you are covered by a collective (i.e. enterprise) agreement, but are paid above the rate specified in that agreement.

Paid exactly the Award rate 4

None of the above 8

Other arrangement (*please describe*)

SHOWCARD C31

Commercial*

Private sector “for profit” organisation 1

**Government business enterprise or
commercial statutory authority 2**

Other commercial (please specify) 3

** By ‘commercial’ we mean businesses that undertake activity for profit. It should not include businesses which, in the course of providing a public service, may happen to make a profit.*

Non-commercial

Private sector “not-for-profit” organisation 4

**Other government organisation, such as a
public service department, local
councils, schools and universities 5**

Other non-commercial (please specify) 6

SHOWCARD C33

- Mostly men1**
- Some men, some women, but a majority of
men.....2**
- About the same numbers of men and
women.....3**
- Some men, some women, but a majority of
women.....4**
- Mostly women5**

SHOWCARD D2

Written, phoned or applied to an employer for work	1
Had an interview with an employer for work.....	2
Answered an advertisement for a job	3
Looked in newspapers, on the internet or checked notice boards.....	4
Been registered with Centrelink as a job seeker	5
Checked or registered with any employment services provider or employment agency	6
Taken steps to purchase or start your own business	7
Anything else (please specify)	98

SHOWCARD D6

Because of your own ill health or disability	01
Employers thought you were too young or too old.....	02
The hours were unsuitable	03
You had transport problems or it was too far to travel.....	04
You did not have the required education, training or skills	05
You did not have enough work experience.....	06
Because of language difficulties	07
Because there were no jobs in your line of work	08
Because there were too many applicants for the available jobs	09
Because there were just no jobs at all.....	10
Because of difficulties in finding child care.....	11
Any other difficulties (please specify)	98

SHOWCARD D9

Retired / Voluntarily inactive.....	1
Home duties / Child care	2
Study / Went to school, TAFE or university	3
Own illness, injury or disability	4
Looking after ill or disabled person	5
Travel / On holiday / Leisure activities.....	6
Working in an unpaid voluntary job.....	7
Other activity (please specify)	8

SHOWCARD E12

To help you get started in your job	1
To improve your skills in your current job	2
To maintain professional status and / or meet occupational standards	3
To prepare you for a job you might do in the future or to facilitate promotion.....	4
To develop your skills generally	5
Because of health / safety concerns.....	6
Other aims (please specify)	8

SHOWCARD E27

Job search	01
Study	02
Part-time paid work.....	03
Voluntary unpaid work	04
Work for the Dole	05
PaTH Internships	06
National Work Experience Programme	07
Launch into Work program	08
Employability Skills Training	09
Accredited language, literacy or numeracy training	10
Community Development Program.....	11
Defence Reserves	12
Other government employment or training programmes.....	13
Other non-government employment or training programmes.....	14
Non-vocational interventions or assistance	15

SHOWCARD F10

Housing rent free or at less than normal market rent	1
Telephone and / or contribution to private telephone calls	2
Motor vehicle (private use)	3
Superannuation (any employer contribution over and above the 11.0% compulsory contribution).....	4
Computer, tablet, etc. (private use)	5
Child care.....	6
Car park	7
Shares	8
Low interest loans	9
Other (please specify)	97

SHOWCARD F28

JobSeeker Payment	01
Youth Allowance – as a full-time student (or Australian Apprentice)	02
Youth Allowance – as a job seeker.....	03
Austudy / ABSTUDY payment.....	04
Disability Support Pension (<i>paid by Centrelink</i>).....	05
Parenting Payment (<i>NOT Family Tax Benefit</i>)	06
Carer Payment.....	07
Special Benefit	08
Service Pension (<i>paid by Dept of Veterans’ Affairs</i>)	09
None of these	97

SHOWCARD F30

Disability Pension

(paid by Dept of Veterans' Affairs).....1

Carer Allowance *(an income supplement to assist carers).....2*

War Widow's / Widower's Pension

(paid by Dept of Veterans' Affairs).....3

Paid Parental Leave4

Pensions or benefits paid by overseas governments.....5

Any other government pensions / benefits *(please specify)*.....8

Do not include:

- Family Tax Benefit (Child Endowment)
- Superannuation payments

SHOWCARD F39

Housing rent free or at less than normal market rent	1
Telephone and / or contribution to private telephone calls	2
Motor vehicle (private use)	3
Superannuation (any employer contribution over and above the 10.5% compulsory contribution).....	4
Computer, tablet, etc. (private use)	5
Child care.....	6
Car park	7
Shares	8
Low interest loans	9
Other (please specify)	97

SHOWCARD F56

Interest from:

- **banks**
- **other financial institution**
- **bonds**
- **debentures**
- **cash management trusts**
- **family or other private trust funds, or**
- **interest from loans to other persons not in this household**

SHOWCARD F60

Age Pension (<i>from Australian Government</i>).....	01
JobSeeker Payment	02
Youth Allowance – as a full-time student (or Australian Apprentice)	03
Youth Allowance – as a job seeker	04
Austudy / ABSTUDY	05
Disability Support Pension (<i>paid by Centrelink</i>)	06
Disability Pension (<i>paid by Dept of Veterans’ Affairs</i>)	07
Parenting Payment	08
Carer Payment	09
Carer Allowance (<i>an income supplement to assist carers</i>)	10
Special Benefit	11
Service Pension (<i>paid by Dept of Veterans’ Affairs</i>)	12
War Widow’s / Widower’s Pension (<i>paid by Dept of Veterans’ Affairs</i>)	13
Paid Parental Leave (<i>include Dad and Partner Pay</i>).....	14
Pandemic Leave Disaster Payment	15
Pensions / benefits from <u>overseas</u> governments	16
<u>Other government pensions / allowances</u> (<i>please specify</i>).....	97

Do not include Family Tax Benefit.

SHOWCARD F67

Rolled it over into another superannuation scheme	1
Purchased an annuity	2
Invested or saved the money elsewhere (e.g., shares, bank accounts)	3
Paid off home / Paid for home improvements / Bought new home.....	4
Bought or paid off car / vehicle.....	5
Cleared other outstanding debts	6
Paid for a holiday	7
Assisted family members	8
Other (please specify)	9

SHOWCARD F69

Life insurance	1
Child support / maintenance	2
Workers compensation / Accident or sickness insurance / Personal accident claims	3
Redundancy and severance payments	4
Inheritance / Bequests	5
Parents	6
Other persons not in this household (but excluding any income already reported)...	7
Any other source (please specify).....	96

- Include cash gifts
- Do not include Family Tax Benefit

SHOWCARD F71

Examples of non-cash assistance:

- **House, flat or other property (or assistance with purchase)**
- **Housing rent**
- **Motor vehicle (or assistance with purchase)**
- **Holidays**
- **Appliances or computers**
- **Education fees**
- **Private health insurance fees**
- **Company shares**

SHOWCARD G13

Employed full-time - usually 35 hours or more per week.....	1
Employed part-time - usually less than 35 hours per week.....	2
Not employed BUT is looking for work.....	3
Neither employed NOR looking for work:	
Retired.....	4
Home duties.....	5
Non-working student.....	6
Other.....	8

SHOWCARD G28

Always me	1
Usually me	2
Me and my partner about equally	3
Usually my partner	4
Always my partner	5
Always or usually another person(s) in the household	6
Always or usually someone not living in the household	7

SHOWCARD G33

Daily	1
Several times a week	2
About once a week.....	3
Between once a week and once a month	4
A few times a year.....	5
About once a year	6
Less than once a year.....	7
Never	8

SHOWCARD G58

Which of the methods listed are you using that prevent pregnancy? Please identify all of the things you use or do (you only need to read out the number).

Condoms.....	01
Contraception pill (“the pill”)	02
Intra-uterine device (e.g., copper, Mirena, Kyleena)	03
Diaphragm / cervical cap.....	04
Foam / cream / jelly / suppository	05
Injectables (e.g., Depo-Provera)	06
Implants (e.g., Implanon).....	07
Persona	08
Hormonal emergency contraception afterwards (“morning-after pill”)	09
Withdrawal	10
Safe period method (rhythm method).....	11
Other.....	98

SHOWCARD G67

Not important.....	1
Of limited importance	2
Important	3
Very important.....	4

SHOWCARD H15

Never went to school	01
Still at school	02
Year 9 or below	03
Year 10 or equivalent	04
Year 11 or equivalent	05
Year 12 or equivalent	06
Certificate / Trade certificate	07
Diploma / Advanced Diploma	08
Bachelor Degree	09
Graduate Diploma / Graduate Certificate	10
Postgraduate Degree	11

SHOWCARD H16

Employed or self-employed	01
Helping family member in a family business or farm	02
Looking for work	03
Study / Attending school, TAFE, university	04
Retired / Voluntarily inactive.....	05
Home duties / Child care	06
Long-term or permanent illness, injury or disability	07
Looking after ill or disabled person	08
Travel / On holiday / Leisure activities.....	09
Working in an unpaid voluntary job.....	10
Other (please specify).....	98

SHOWCARD H17

In the same town or city as me	1
In the same State in a different town or city from me	2
In a different State	3
Overseas	4

SHOWCARD HP18

Less than 1 km	A1
1 to 4 kms.....	B2
5 to 9 kms.....	C3
10 – 19 kms	D4
20 – 49 kms	E5
50 – 99 kms	F6
100 – 499 kms	G7
500 kms or more.....	H8
Overseas	J9

SHOWCARD K1

DISABILITIES / HEALTH CONDITIONS WHICH:

- Have lasted, or are likely to last, 6 months or more;
- Restrict everyday activity; and
- Cannot be corrected by medication or medical aids.

Sight problems <u>not</u> corrected by glasses or lenses.....	1
Hearing problems.....	2
Speech problems	3
Blackouts, fits or loss of consciousness	4
Difficulty learning or understanding things	5
Limited use of arms or fingers	6
Difficulty gripping things.....	7
Limited use of feet or legs	8
A nervous or emotional condition which requires treatment	9
Frequent headaches or migraine	10
Any other condition that restricts physical activity or physical work (e.g., back problems)	11
Any disfigurement or deformity	12
Any mental illness which requires help or supervision	13
Shortness of breath or difficulty breathing	14
Chronic or recurring pain	15
Long-term effects as a result of a head injury, stroke or other brain damage	16
A long-term condition or ailment which is still restrictive even though it is being treated or medication is being taken for it	17
Any other long-term condition such as arthritis, asthma, heart disease, Alzheimer's disease, dementia, etc.	18

SHOWCARD L3

Work fewer hours	1
Work in less demanding job / job with fewer responsibilities	2
Work in a completely different line of work	3
Work only casually / occasionally.....	4
Work for myself.....	5
Work more from home	6
Do voluntary / charity work.....	7
Other reason (please specify)	8

SHOWCARD L5

None	1
Some	2
A lot	3

SHOWCARD L6

FINANCIAL REASONS

Became eligible for the age pension	01
Offered reasonable financial terms to retire early or accept a voluntary redundancy	02
Superannuation rules made it financially advantageous to retire at that time	03
Could afford to retire / Had enough income	04
Spouse's / partner's income enabled me to retire	05

JOB RELATED REASONS

Made redundant / Dismissed / Had no choice	06
Reached compulsory retirement age	07
Could not find another job	08
Fed up with working / work stresses, demands	09
Pressure from employer or others at work	10

HEALTH REASONS

Own ill health	11
Ill health of spouse / partner	12
Ill health of other family member	13
COVID-19	14

FAMILY AND LIFESTYLE REASONS

Partner had just retired or was about to retire	15
Spouse / partner wanted me to retire	16
To spend more time with spouse / partner	17
To spend more time with other family members	18
To have more personal / leisure time	19
Other reason (please specify)	98

SHOWCARD L10

Not important	1
Of limited importance	2
Important	3
Very important.....	4

SHOWCARD L13

Less than 6 months before	1
6 months to less than a year before	2
1 to 2 years before	3
More than 2 years before	4
Not relevant – spouse / partner had never worked	5

SHOWCARD L19

You may choose more than one

- Left it in the superannuation account..... 1**
- Invested it in an approved deposit fund,
deferred annuity or other superannuation
scheme..... 2**
- Invested it elsewhere (e.g., bank accounts,
shares, property) 3**
- Paid off debts (e.g., home loan, car loan,
business debt) 4**
- Paid for large expenditure items such as
home renovations, holidays and motor
vehicles..... 5**
- Assisted family members..... 6**
- Other (please specify) 7**

SHOWCARD L35

Age pension / Service pension / Widow's pension / War widow's pension from the Australian Government	01
Other Australian Government pensions or allowance	02
Pensions or benefits from overseas governments	03
Lump sum superannuation payout	04
A pension or annuity purchased with superannuation or some other funds	05
Income from savings and investments (such as shares and property)	06
Income from a business	07
Income or pension from your spouse / partner	08
Financial support from family	09
Reverse mortgage	10
Other source (please specify)	98

SHOWCARD L37

Sell your house or move to lower cost accommodation	01
Sell something else you own, like a holiday house, a car or jewellery	02
Share housing with relatives or friends	03
Cut back on your normal weekly spending.....	04
Cut back on less frequent expenditures such as holidays, new cars and large household goods.....	05
Take on paid work	06
Rely on your (spouse / partner) going out to work or increasing their working hours.....	07
None of the above.....	97

SHOWCARD L40

Specialist financial advisor	01
Superannuation fund	02
Banks / Credit union / Other financial institution	03
Insurance company / broker	04
Employer	05
Trade union	06
Any government department or agency (e.g., the Tax Office, Centrelink, etc.)	07
Family members	08
Friends	09
Media (television, newspapers, magazines)	10
Internet.....	11
Other (please specify)	12

SHOWCARD L44

Needed the money	01
Was bored / Needed something to do.....	02
Did not like being retired.....	03
Exciting new possibilities came up that I could not resist.....	04
Employer / business needed me	05
Pressure from spouse / partner.....	06
Pressure from other family member	07
Own health improved	08
I no longer needed to care for the person I retired to care for	09
Death of spouse / partner.....	10
Separated from partner / Divorce	11
Other reason (please specify).....	98

SHOWCARD L47

Much worse	1
Worse	2
About the same	3
Better.....	4
Much better.....	5

SHOWCARD L48

Strongly disagree	1
Disagree	2
Neither agree / disagree	3
Agree	4
Strongly agree.....	5

SHOWCARD L49

Much less.....	1
A little less	2
About the same	3
A little more	4
Much more.....	5

SHOWCARD L50

As a result of your current financial circumstances, have you done, or are you thinking about doing any of the things listed?

**Selling your house or moving to lower
cost accommodation.....01**

**Selling something else you own, like a
holiday house, a car or jewellery02**

**Sharing housing with relatives or
friends.....03**

**Cutting back on your normal weekly
spending.....04**

**Cutting back on less frequent
expenditures such as holidays, new
cars, and large household goods05**

Taking on paid work06

**Relying on your (spouse / partner)
going out to work or increasing their
working hours.....07**