

Living in Australia Introduction Card and Showcard Set Wave 3

Project NG6742





Project NG6742

Living in Australia

Introduction Card

Good morning/afternoon/evening, my name is......from ACNielsen, the research company.

Recently we sent to you a letter and this Newsletter (show Newsletter) explaining that we are continuing the Living in Australia Study and we are seeking your continued support for its next phase. As the study is about changes within society over time, we would like to interview you again this year. Every individual and family provides unique information that no-one else can give. The first part will only take a few minutes while I just confirm some details about your household.

SHOWCARD HF16

• Employed (including self employed and working students):

usually works 35 hours <u>or more</u> per week	1
usually works 35 hours <u>or less</u> 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

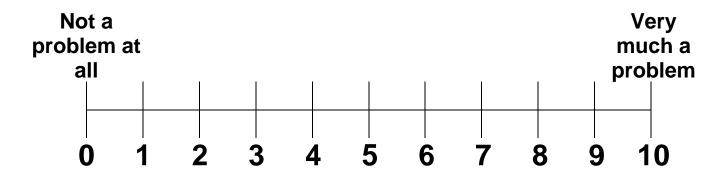
SHOWCARD HF17

DISABILITIES/ HEALTH CONDITIONS WHICH:

- Have lasted, or are likely to last, 6 months or more;
- · Restrict everyday activity; and
- Can not 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
- Slow at 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
- Any restriction on physical activity or physical work (e.g., back problems, migraines)
- Any disfiguration 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

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
- Out of 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



- a Finding good quality child care
- b Finding the right person to take care of my child
- c Getting care for the hours you need
- d Finding care for a sick child
- e Finding care during school holidays
- f The cost of child care
- g Juggling multiple child care arrangements
- h Finding care for a difficult or special needs child
- j Finding a place at the child care centre of your choice
- k Finding a child care centre in the right location
- m Finding care your (child is /children are) happy with
- n Finding care at short notice

- Family Day Care, Long Day Care, any other care at a Child Care Centre
- Out of 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 you (or your partner's) work
- Child looks after his or her self
- Some other form of child care

- Family Day Care, Long Day Care, any other care at a Child Care Centre
- Out of 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)

hours so one of you is able to care for your child/ren)	1
The child's brother or sister	
Child looks after self	3
Child comes to my (or my partner's) workplace	4
Out of hours care at child's school	
Out of hours care elsewhere	6
A relative who lives with us	7
A relative who lives elsewhere	8
A friend or neighbour coming to <u>our</u> home	9
A friend or neighbour in <u>their</u> home	10
A paid sitter or nanny	11
Family day care	12
Other (please specify)	21

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)	1
The child's brother or sister	2
Child looks after self	3
Child comes to my (or my partner's) workplace	4
Vacation care at child's school	5
Vacation care elsewhere	6
A relative who lives with us	7
A relative who lives elsewhere	8
A friend or neighbour coming to <u>our</u> home	9
A friend or neighbour in <u>their</u> home10	0
A paid sitter or nanny1	1
Family day care12	2
Other (please specify)2	1

hours so one of you is able to care for your child/ren)	
The child's brother or sister	
A relative who lives with us	3
A relative who lives elsewhere	4
A friend or neighbour coming to <u>our</u> home	5
A friend or neighbour in <u>their</u> home	6
A paid sitter or nanny	7
Family day care	8
Long day care centre at workplace	9
Private or community long day care centre	10
Kindergarten / preschool	11
Other (please specify)	21

- Family Day Care, Long Day Care, any other care at a Child Care Centre
- Out of 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)

The child's brother or sister	1
A relative who lives with us	2
A relative who lives elsewhere	3
A friend or neighbour coming to <u>our</u> home	4
A friend or neighbour in <u>their</u> home	5
A paid sitter or nanny	6
Family day care	7
Private or community long day care centre	8
Kindergarten / preschool	9
Other (please specify)2	1

SHOWCARD R22

Include food, supermarket and convenience store shopping.

LIST A

All groceries such as:

- 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

For example,

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

Year 12 or ed	ղuivalent (Senior Secondary)	1
	 6th form Matriculation Leaving Honours Certificate (SA) Leaving Certificate (NSW, WA) Certificate of Secondary Education (WA) General Certificate of Education (GCE) A levels (UK) International Baccalaureate Higher School Certificate (NSW, Vic, Tas, ACT) Senior Certificate (Qld) Northern Territory Certificate of Education (NTCE) 	
	 South Australian Certificate of Education (SACE) Tasmanian Certificate of Education (TCE) Victorian Certificate of Education (VCE) Western Australian Certificate of Education (WSCE) Year 12 Certificate (ACT) 	
	 puivalent 5th form School Leaving Certificate (Vic) Technical Leaving Certificate (Vic) Leaving Certificate (SA) Leaving (Vic, SA) 	2
	 4th form Intermediate (Vic, SA, NSW) School Certificate (NSW, Tas) Junior Certificate (Qld, WA) Achievement Certificate (WA) General Certificate of Education (GCE) O levels (UK) General Certificate of Secondary Education (UK) Junior Secondary Studies Certificate (NT) Certificate of Lower Secondary Studies (WA) Year 10 Certificate (ACT, NSW) 	3
Year 8 or equ Year 7 or equ	uivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalentuivalent.	5
primary scho	mary school but did not finish	

Government school	1
Catholic non-government school	2
Other non-government school	3
Other, not included above (please specify)	8

Secondary school qualification – lower level	600
Secondary school qualification – highest level	611
Nursing qualification	001
Teaching qualification	002
Trade certificate or apprenticeship	514
Technicians 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 (2 yrs f/t or equivalent)	421
Associate degree	413
Undergraduate diploma/ advanced diploma (3 yrs or equivalent)	411
Bachelor degree but not honours	
Honours bachelor degree	
Graduate certificate	
Post-graduate diploma /graduate diploma	211
Masters degree	
Doctorate	
Other (specify)	998
Did not complete qualification	993
Still studving	994

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
Post-graduate diploma / Graduate Diploma	211
Masters Degree	120
Doctorate	110
Other	998

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	998

Secondary school qualification – lower level 60)()
Secondary school qualification – highest level 61	1
Certificate level I52	24
Certificate level II52	21
Certificate level III51	4
Certificate level IV51	1
Certificate – don't know level50)0
Diploma (2 years full time or equivalent)42	21
Associate Degree41	3
Advanced Diploma (3 years full time or equivalent)41	1
Bachelor degree but not honours31	2
Honours bachelor degree31	1
Graduate certificate22	21
Graduate diploma21	1
Masters degree12	20
Doctorate11	0
Other 99	<u>)</u> 2

Retired / Voluntarily Inactive	1
Home duties / Child care	2
Study / Went to school, TAFE or university	3
Own disability or handicap	4
Own injury or illness	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)9	8

SHOWCARD A5

Government school	. 1
Catholic non-government school	. 2
Other non-government school	. 3
Other, not included above (please specify)	8

SHOWCARD A7

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	998

SHOWCARD B4

Incorporated business

- has a registered business name with the Australian Securities and Investments Commission (ASIC);
- has "Incorporated"; "limited"; "proprietary limited" or "no liability" in the name (abbreviated as "Ltd", "Pty Ltd" or "N.L."); and
- the company may be sued to recover the company's debts, but the directors or shareholders may not.

Unincorporated business

if the above criteria is <u>not</u> met, the business is
 NOT incorporated – that is, it's un-incorporated.

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

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 C27b

To help you get started in your job	1
To improve your skills <u>in your current job</u>	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

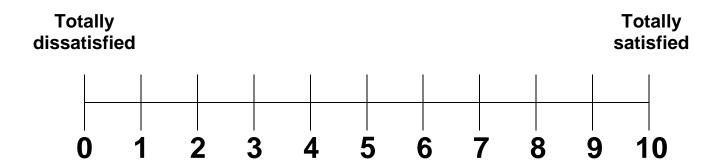
SHOWCARD C27c

- Pay course fees
- Purchase materials, books etc.
- Pay for travel, accommodation while attending course
- Take unpaid time off to attend training course

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

- Less than 5
- 5 to 9
- 10 to 19
- 20 to 49
- 50 to 99
- 100 to 199
- 200 to 499
- 500 or more

- Less than 20
- 20 to 99
- 100 to 499
- 500 to 999
- 1,000 to 4,999
- 5,000 to 19,999
- 20,000 or more



- a Your total pay
- b Your job security
- c The work itself (what you do)
- d The hours you work
- e The flexibility available to balance work and non-work commitments
- f All things considered, how satisfied are you with your job?

Self-employed	1
Employed on a fixed-term contract	2
Employed on a casual basis	3
Employed on a permanent or ongoing basis	4
Other (please specify)	8

SHOWCARD D2

Written, phoned or applied in person to an employer for work	01
Answered an advertisement for a job	02
Checked factory notice boards, or used the touch-screens at Centrelink offices	03
Been registered with Centrelink as a jobseeker	04
Checked or registered with an employment agency	05
Anything else (please specify)	98

SHOWCARD D7

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
You did not have the required education, training or skills
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
Any other difficulties (please specify) 98

SHOWCARD D11

Retired / Voluntarily Inactive1
Home duties / Child care2
Study / Went to school, TAFE or university3
Own illness, injury or disability4
Looking after ill or disabled person5
Travel / On holiday / Leisure activities6
Working in an unpaid voluntary job7
Other activity (please specify)8

SHOWCARD D28

Self employed	1
Employed on a fixed-term contract	2
Employed on a casual basis	3
Employed on a permanent or ongoing basis	4
Other (please specify)	8

SHOWCARD D32

To help you get started in your job	1
To improve your skills <u>in your current job</u>	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 D33

- Pay course fees
- Purchase materials, books etc.
- Pay for travel, accommodation while attending course
- Take unpaid time off to attend training course

SHOWCARD E3

Part-time study	01
Part-time paid work	02
Voluntary unpaid work	03
Community work organised by a community work co-ordinator	04
Work for the Dole	05
Job Search Training (training to search for jobs, write applications and prepare for interviews)	06
Approved literacy/numeracy training	07
Green Corps	08
Job Placement Employment and Training (JPET)	09
Intensive Assistance (one-to-one help to plan your return to work and find and keep a job)	10
Community Development Employment Projects	11
Relocating to an area of better employment prospects	12
New Apprenticeship Access Program (training to get you into a new apprenticeship)	13
Advanced English for Migrants	14
Job Pathway Program	15
Defence Force Reserve	16

Newstart Allowance	01
Mature Age Allowance	02
Mature Age Partner Allowance	03
Service Pension (paid by Dept of Veterans' Affairs)	04
Disability Support Pension (paid by Centrelink)	05
Wife Pension	06
Carer Payment	07
Sickness Allowance	08
Widow Allowance (including Widow Pension B, paid by Centrelink)	09
Special Benefit	10
Partner Allowance	11
Parenting Payment (NOT Family Allowance or Family Tax Benefit)	12
Youth Allowance	13
Austudy / Abstudy payment	14
None of these	97

War Widow's Pension (paid by Dept of Veterans' Affairs)
Disability Pension (paid by Dept of Veterans' Affairs)
Carer Allowance (Child Disability Allowance)
Pensions or benefits paid by <u>overseas</u> governments 4
Any other government pensions/benefits (please specify)
Do <u>not</u> include:
 Family Allowance Payments;
• Family Tax Benefit (Child Endowment); or
Superannuation payments

LAST FINANCIAL YEAR

1st July 2002 to 30th June 2003

Incorporated business

- has a registered business name with the Australian Securities and Investments Commission (ASIC);
- has "Incorporated"; "limited"; "proprietary limited" or "no liability" in the name (abbreviated as "Ltd", "Pty Ltd" or "N.L."); and
- the company may be sued to recover the company's debts, but the directors or shareholders may not.

Unincorporated business

if the above criteria is <u>not</u> met, the business is
 NOT incorporated – that is, it's un-incorporated.

SHOWCARD F28a

- Interest from banks
- Interest from any other financial institution
- Interest from debentures
- Interest from bonds
- Interest from cash management trusts
- Interest from personal loans to people not in this household
- Interest from family trusts or other private trust funds

SHOWCARD F29c

- Company shares
- Managed funds
- Property trusts (listed and unlisted)

Age Pension (from Australian Government)	01
Newstart Allowance	02
Mature Age Allowance	03
Mature Age Partner Allowance	04
Service Pension (paid by Dept of Veterans' Affairs)	05
Disability Support Pension (paid by Centrelink)	06
Disability Pension (paid by Dept of Veterans' Affairs)	07
Wife Pension	08
Carer Payment	09
Carer Allowance (Child Disability Allowance)	10
Sickness Allowance	11
Widow Allowance (incl. Widow B Pension, paid by Centrelink)	12
War Widow's Pension (paid by Dept of Veterans' Affairs)	
Special Benefit	14
Partner Allowance	15
Youth Allowance	16
Austudy / Abstudy	17
Parenting Payment	18
Pensions / benefits from <u>overseas</u> governments	19
Other government pensions / allowances	
(please specify)	98

• DO NOT INCLUDE FAMILY ALLOWANCE OR FAMILY TAX BENEFIT (ie PREVIOUSLY CHILD ENDOWMENT)

Superannuation / Roll-over Fund / Annuity / Life Insurance / Allocated Pension Fund 01
Child Support / Maintenance 02
Workers' Compensation / Accident or Sickness Insurance / Personal Accident Claims03
Redundancy and severance payments04
Inheritance / Bequests05
Parents 06
Other persons not in this household (but excluding any income already reported) 07
Any other source (please specify)98
Include cash gifts
 Do <u>not</u> include Family Allowance or Family Tax Benefit payments

Hardly ever or never	. 1
Not very often	2
About half of the time	3
Most months	4
Always or almost always	. 5

Less than 5 kilometres	.A1
5-9 kms	.B2
10-19 kms	.C3
20-49 kms	.D4
50-99 kms	.E5
100-499 kms	. F 6
500 kms or more	.G7
Overseas	.H8

Daily	1
At least once a week	2
At least once a fortnight	3
At least once a month	4
Once every 3 months	5
Once every six months	6
Once a year	7
Less than once a year	8
Never	9

Nowhere near enough	1
Not quite enough	2
About right	3
A little too much	4
Way too much	5

SHOWCARD G11b

Employed full-time - usually 35+ hours	
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

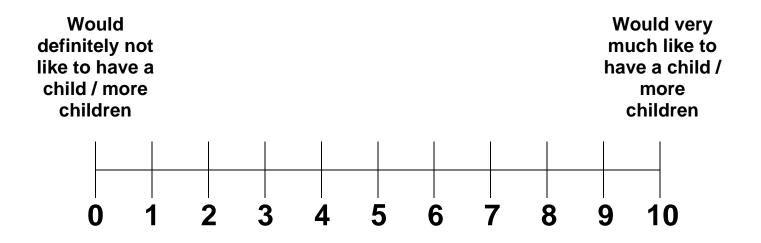
SHOWCARD G15d

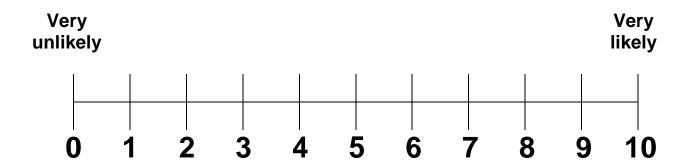
Less than 5 kilometres	A1
5-9 kms	B2
10-19 kms	C3
20-49 kms	D4
50-99 kms	E5
100-499 kms	F6
500 kms or more	G7
Overseas	Н8

Daily	1
At least once a week	2
At least once a fortnight	3
At least once a month	4
Once every 3 months	5
Once every 6 months	6
Once a year	7
Less than once a year	8
Never	9

Nowhere near enough	1
Not quite enough	2
About right	3
A little too much	4
Way too much	5

Employed – usually works 35+ hours	
per week	1
Employed – usually works 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 H1a

Got married (in a registered marriage)	1
Separated (from a registered marriage)	2
Got divorced (finalised a divorce)	3
Reunited with spouse	4
Was widowed	5
None of the above	7

SHOWCARD H2

Married (in a registered marriage)	1
Separated but not divorced	2
Divorced	3
Widowed	4
Never married but <u>living with</u> someone in a relationship	5
Never married and <u>not</u> living with someone in a relationship	6

SHOWCARD H4

Married and living with spouse	1
Married, but spouse is in an institution (e.g., nursing home, jail)	2
Married but living with spouse less than half the time owing to work /	
other commitments	3

SHOWCARD H7

Very likely	1
Likely	2
Not sure	3
Unlikely	4
Very unlikely	5
Prefer not to disclose	9

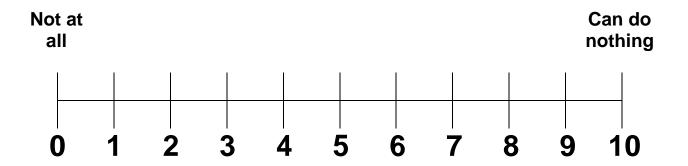
SHOWCARD K1

DISABILITIES/ HEALTH CONDITIONS WHICH:

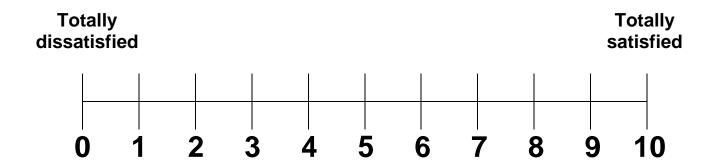
- Have lasted, or likely to last, 6 months or more;
- Restrict everyday activity; and
- Can not be corrected by medication or medical aids?

Sight problems not corrected by glasses or contact lenses	01
Hearing problems	02
Speech problems	03
Blackouts, fits or loss of consciousness	04
Slow at learning or understanding things	05
Limited use of arms or fingers	06
Difficulty gripping things	07
Limited use of feet or legs	08
A nervous or emotional condition which requires treatment	09
Any restriction on physical activity or physical work (e.g., back problems, migraines)	10
Any disfiguration or deformity	11
Any mental illness which requires help or supervision	12
Shortness of breath or difficulty breathing	13
Chronic or recurring pain	14
Long term effects as a result of a head injury, stroke or other brain damage	15
A long term condition or ailment which is still restrictive even though it is being treated or medication is being taken for it	16
Any restriction caused by Arthritis, Asthma, Heart Disease, Alzheimer's Disease, Dementia or any other long term condition	17
-	

SHOWCARD K3



SHOWCARD K4



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

None	1
Some	2
A lot	3

FINANCIAL REASONS	
Became eligible for the old 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	
Could afford to retire / Had enough income	
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
III health of spouse / partner	12
III health of other family member	
FAMILY AND LIFESTYLE REASONS	
Partner had just retired or was about to retire	14
Spouse / partner wanted me to retire	
To spend more time with spouse / partner	
To spend more time with other family members	
To have more personal / leisure time	
Other reason (please specify)	
Ullici icasuli (picase specily)	JQ

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

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

Working full-time (35 hours or more per week)	1
Working part-time (less than 35 hours per week)	2
Looking for work	3
Not working because of illness / disability of self	4
Not working because of some other reason	8

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

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

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

Work more hours	1
Work the same hours	2
Work fewer hours	3
Not work at all	4

Not enough to make ends meet	1
Just enough	2
Enough to live comfortably	3

FINANCIAL REASONS	
Became eligible for the old 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	
	06
Made redundant / Dismissed / Had no choice	
Reached compulsory retirement age	
Could not find another job	
Fed up with working / work stresses, demands	
Pressure from employer or others at work	10
HEALTH REASONS	
Own ill health	11
III health of spouse / partner	
III health of other family member	
FAMILY AND LIFESTYLE REASONS	
Partner had just retired or was about to retire	
Spouse / partner wanted me to retire	
To spend more time with spouse / partner	16
To spend more time with other family members	17
To have more personal / leisure time	18
Other reason (please specify)	QS
WILL I CASULI INICASE SUCULI VI	

Nothing – don't need as much income)1
Used superannuation funds()2
Used early retirement / redundancy package(03
Used savings / investments()4
Sold house / Moved to lower cost accommodation) 5
Sold other assets)6
Went into debt)7
Cut back on normal weekly spending() 8
Cutting down on less frequent expenditures such as holidays, new cars and large household goods	09
Spouse / partner went out to work or increased working hours1	10
Stopped trying to save1	11
Other (please specify)	98

Working hours were too long	1
Working hours were unsocial / unsuitable	2
Did not like the type of work offered	3
Type of work was not suitable because of health or disability	4
Employer did or would have dismissed / retrenched me	5
Employer offered an attractive early retirement package / Financially advantageous to leave employer	6
Wanted to start own business	7
Other (please specify)	8

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 (please specify)	98

FINANCIAL REASONS	
Became eligible for the old 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	
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	
Reached compulsory retirement age	07
Could not find another job	08
Fed up with working / work stresses, demands	0 9
Pressure from employer or others at work	10
HEALTH REASONS	
Own ill health	11
III health of spouse / partner	
Ill health of other family member	
FAMILY AND LIFESTYLE REASONS	4.4
Partner had just retired or was about to retire	
Spouse / partner wanted me to retire	
To spend more time with spouse / partner	
To spend more time with other family members	
To have more personal / leisure time	18
Other reason (please specify)	98

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
Separation from partner / Divorce	11
Other reason (please specify)	98

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

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

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

Selling your house or moving to lower	
cost accommodation	01
Selling something else you own, like a holiday house, a car or jewellery	02
Sharing housing with friends or relatives	03
Cutting back on your normal weekly spending	04
Cutting back on less frequent expenditures such as holidays, new cars, and large household goods	05
Taking on paid work	06
Relying on your (spouse / partner) going out to work or increasing their working hours	07

)1
)2
)3
)4
_
)5
)6
)7
3(
)9
1 1
11
2
13
14
15
16
17
8
36

Nothing – don't need as much income01
Used superannuation funds02
Used early retirement / redundancy package03
Used savings / investments04
Sold house / Moved to lower cost accommodation05
Sold other assets06
Went into debt07
Cut back on normal weekly spending08
Cutting down on less frequent expenditures such as holidays, new cars and large household goods09
Spouse / partner went out to work or increased working hours10
Stopped trying to save11
Other (please specify)98