

# Independence in Ageing

The social and financial  
circumstances  
of older overseas-born  
Australians

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with Bella Holmes and Don Rowland

A report prepared for the  
Department of Immigration and Multicultural Affairs  
by the Australian Institute of Health and Welfare

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## Executive summary

This report was commissioned during the International Year of Older Persons (1999) by the Department of Immigration and Multicultural Affairs. It explores the social and economic circumstances of older (those aged 55 and over) overseas-born Australians, and uses English Proficiency Country Groupings to split out and examine the diversity characteristic of the overseas-born.<sup>1</sup> This breakdown into English Proficiency Country (EP) Groups yields a rich source of information useful to policy makers and planners in a range of government departments as well as in both for-profit and not-for-profit organisations. The report aims to provide policy relevant information, but does not undertake policy analysis. A summary of the findings follows.

In 1996, there were 1.1 million people aged 55 and over living in Australia who were born overseas, up from 0.87 million in 1986. They comprised some 31% of the total Australian population aged 55 and over. Almost two thirds of these (59%) were from non-English-speaking countries. Both the proportion of older people who are born overseas, and the proportion born in non-English-speaking countries, are set to increase in the 21st century.

Long-established populations of immigrant origins have a high average age, mainly because their locally born children and grandchildren are counted among the Australian-born. Yet, at ages 55 years and above, the overseas-born population is actually somewhat younger than the Australian-born. This reflects the fact that while large numbers of post-war settlers have been reaching retirement, far fewer have so far advanced into the oldest ages. Migration in later life, especially through family reunion, augments numbers, but the dominant process of growth and change in overseas-born groups is the ageing of people who have lived in Australia for decades.

Most of the growth in the older overseas-born population has so far occurred below age 75, but the age structures imply a future with considerable growth in all older age groups. Thus some future developments are inherent within the current demography of the overseas-born. They include continuing growth in numbers, ongoing change in the ethnic composition of the population and an 'ageing of the aged', which will raise the proportions in more vulnerable situations. The initial decades of the new millennium will witness these trends.

Although diversity is prominent, many groups are small. In 1996 there were only 15 non-English-speaking birthplaces with more than 10,000 persons in Australia aged 55 and over. The largest groups, with 40,000 or more, were from Italy, Greece, Germany and the Netherlands.

Men in English Proficiency Country (EP) Groups 3 and 4, and women in EP Group 3 were more likely to be married than other EP Groups or the Australian-born. Four fifths of men aged 55 and over in EP Groups 3 and 4 lived with a spouse, as did the majority of men in the other EP Groups and the Australian-born, although to a lesser extent. The majority of older women also lived with a spouse, but substantial proportions among the

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<sup>1</sup> English Proficiency Country Groups are defined in Box 1.1, Chapter 1 of this report.

Australian-born and those in EP Group 1 lived alone. Women in EP Group 4 were more likely to be living with family members other than a spouse than other groups. They also had larger families than those in the other EP Groups or the Australian-born.

While there is a universal increase in English proficiency over time, the EP Groups remain differentiated or staggered in terms of overall proficiency for any given cohort of arrivals. For example, among recently arrived women (1991–96) who speak a language other than English, the proportion who speak English well or very well varies from 90% in EP Group 1, to 51%, 17% and 6% respectively for EP Groups 2, 3 and 4; among women who arrived before 1981 and who speak a language other than English, the percentages are 95%, 88%, 58% and 31% respectively. Substantial gender differences in English proficiency are also apparent among older migrants. Older women report consistently poorer English than older men, and these differences do not abate over time.

Men and women in EP Groups 1 and 2 had similar, albeit slightly higher, levels of education to those who were Australian-born, while those in EP Groups 3 and 4 had somewhat lower levels of educational attainment. Men were generally better educated than women, and younger people were better educated than older ones. This age related effect suggests that the educational attainments of successive cohorts of older people will continue to improve. The age related effect was, however, least pronounced among women in EP Group 3, suggesting that their circumstances may continue to lag behind those of men and of women in other EP Groups.

Overseas-born men and women in general have slightly lower labour force participation rates than do Australian-born men and women, particularly in the traditional 'pre-retirement' years from age 55 onward. But men and women in EP Group 1 had either higher or similar levels of labour force participation to those of the Australian-born; it was those from EP Group 2, and in particular from EP Groups 3 and 4, who were characterised by lower rates of labour force participation.

Overseas-born men and women in general had somewhat higher unemployment rates than Australian-born men and women. All overseas-born groups had higher unemployment rates than did the Australian-born from age 55 onward; this finding is noteworthy as until age 55 those from EP Group 1 have lower levels of unemployment than the Australian-born. The levels of unemployment were highest among men from EP Group 4 and women from EP Groups 3 and 4. These differences are sufficient to adversely impact on the capacity for self-provision among immigrants from EP Groups 2, 3 and 4, particularly at older ages.

Men and women in EP Groups 1 and 2 had similar incomes to those of the Australian-born. People in EP Groups 3 and 4 tended to have lower incomes, and this effect was most marked for those in EP Group 4. Pre-retirement incomes also varied with EP Group, with those in EP Groups 2, 3 and 4 being on lower pre-retirement incomes than those in EP Group 1 or the Australian-born. Women in all groups had lower incomes than did men.

People in EP Group 4 had substantially lower rates of home ownership than other groups, while people in EP Group 3 had the highest rates of home ownership. Of owner/purchasers,



people in EP Group 4 were most likely to be still buying their homes at age 60, and people in EP Group 3 were least likely to be doing so. There was also a larger proportion of renters in EP Group 4. People in EP Group 1 had somewhat lower levels of home ownership than those in EP Groups 2 and 3 and the Australian-born.

Taking income and housing together, both EP Groups 3 and 4 were disadvantaged in terms of income, but EP Group 3 had the protection afforded by high levels of home ownership in old age, while people in EP Group 4 suffered the additional disadvantages attendant on low rates of home ownership.

Overall, people from non-English-speaking countries were less likely to have superannuation coverage, and those that were covered had fewer years of benefit contribution. They were likely to retire earlier (at ages 45 to 54), and more likely to have done so involuntarily as a result of retrenchment. Once retired, people from non-English-speaking countries were more likely to be dependent on government pensions or benefits.

In general, the overseas-born aged 55 and over were not found to be healthier than the Australian-born, despite the expected findings concerning the better health status of the overseas-born.

The overseas-born made less use of residential aged care facilities, and this trend cannot be entirely explained by the younger age structure of older overseas-born people in comparison to the Australian-born. The difference was greater for those in EP Group 4 than it was for those in EP Group 3, and in turn greater for those in EP Group 3 than for those in EP Group 2. Overseas-born clients of both home based and residential aged care services were on average younger than the Australian-born, in keeping with their younger age profile.

Changes in the birthplace composition of the older overseas-born population between 1986 and 1998 brought a greater representation of people from non-English-speaking countries. There was an associated shift in the English language proficiency of the overseas-born population, denoting higher proportions with fewer English language skills.

Proficiency Country Groupings (referred to as EP Groups) to gain a measure of differentiation among people from diverse ethnic backgrounds, whilst maintaining a manageable number of categories for the purposes of interpretation (see Box 1.1).

## **Aim and content**

This report explores the social and economic circumstances of older immigrants, with a view to examining their likely future financial security and capacity to maintain independence in old age.

Chapter 2 of this report provides information on the history and demography of Australia's older overseas-born population. The spouses and children of older migrants are an important social and emotional resource at all ages, but can become even more important when the immigrants reach older ages. Older immigrants have frequently less access to siblings and extended family as a result of immigration, their children and grandchildren can thus be particularly important to them (Chapter 3). Chapter 4 focuses on the issue of English proficiency, an important component in the individual's capacity to function independently in Australian society. In Chapter 5, the educational qualifications of migrants are reviewed, and the acceptance of overseas qualifications; both are central elements to successful labour force participation and hence the ability to access superannuation entitlements and provide for some degree of self-provision and financial independence in old age. Economic resources are critical for independence and self-provision in old age. Chapter 6 examines labour force participation, and Chapter 7 the income and housing circumstances of older immigrants. In Chapter 8, reliance on government pensions and benefits, and access to superannuation, are outlined. In Chapter 9, the use of and access to aged care services by older migrants is described. Chapter 10 contains a summary profile of each of the four EP Groups.

## Box 1.1: English Proficiency Country Groups

The classification of English Proficiency Country Groups (EP Groups) developed by the Bureau of Immigration, Multicultural and Population Research (BIMPR) is used extensively throughout this report. This categorisation was developed to address concerns about the widespread use of the concepts 'Non-English-Speaking' (NES) and 'Non-English-Speaking Background' (NESB) as indicators of disadvantage within Australian society (Department of Immigration and Multicultural Affairs 1999: 1–2). While the main English-speaking/non-English-speaking distinction has analytical merit in certain contexts, its failure to recognise any diversity within the NESB grouping limits its overall utility and makes it an inappropriately blunt instrument for analysing many of the factors which influence the settlement success or otherwise of different immigrant groups.

The EP Group classification retains the original emphasis on country of birth. In addition, however, it uses data on the English proficiency levels of recently arrived migrants in order to divide the overseas-born population into four EP Groups. The first of the EP Groups (EP Group 1) is the equivalent of the former MES or main English-speaking countries and comprises people born in Canada, Ireland, New Zealand, South Africa, the United Kingdom and the United States of America. While this grouping has the benefit of continuity with previous years, it has also been found to be a statistically and analytically robust categorisation based on large immigrant populations (in excess of 10,000 people) which are characterised by very high levels of English proficiency (98% or more of recent immigrants speak English only or another language and good English) (Department of Immigration and Multicultural Affairs 1999: 2–3).

The remaining three EP Groups are divided according to the English proficiency levels of recent immigrants from each country of origin. EP Group 2 comprises those countries with a rating of 80% or higher on the index (i.e. 80% or more of recent arrivals speak English only or another language and good English). Included in English Proficiency Group 2 are, for example, people from Malta, Czech Republic, Slovak Republic, Austria, Germany, the Netherlands, the Philippines, India and Sri Lanka, amongst others. EP Group 3 comprises those countries with a rating of at least 50% but less than 80% on the English proficiency index. This includes countries such as Greece, Italy, the Ukraine, Hungary, Poland, Cyprus, Lebanon, and Egypt. EP Group 4 comprises those countries with a rating below 50% on the English proficiency index, including Turkey, Viet Nam and China (excluding Taiwan).

Overall, the vast bulk of countries—and the majority of the overseas-born population—fall into EP Groups 2 and 3, while relatively few countries fall into EP Groups 1 and 4. In terms of overall numbers of immigrants, the EP Groups account for 1,532,000 people (EP Group 1), 859,000 people (EP Group 2), 1,155,000 people (EP Group 3) and 317,000 people (EP Group 4) (Department of Immigration and Multicultural Affairs 1999: 12–16). While the EP Groups have analytical currency in terms of general levels of English proficiency and—as a corollary, a possible indication of settlement ease or difficulty—the different Groups (especially 2, 3 and 4) do include countries of very diverse linguistic and cultural heritage. As such, they are useful as broad aggregate categories for statistical analysis and discussion, but have less currency in evaluating the settlement experiences of individual immigrants and immigrant groups.



## 2 Demographic change

### Introduction

Long-established populations of immigrant origins have a high average age, mainly because their locally born children and grandchildren are counted among the Australian-born. Yet, at ages 55 years and above, the overseas-born population is actually somewhat younger than the Australian-born. This reflects the fact that while large numbers of post-war settlers have been reaching retirement, far fewer have so far advanced into the oldest ages. The overseas-born population's relatively young age distribution beyond 55 years is related to some other features of their demographic characteristics, such as their greater gender balance, the higher proportion of intact married couples and the lower proportion in institutional care. This chapter discusses how the 'waves' of immigration affect the demographic profile of overseas-born populations, the recent growth of overseas-born populations, and changes in their age composition since 1986. The birthplace data for 1986 are not fully comparable with the 1996 Census figures, hence some more detailed estimates for 1998 are used to gauge changes through time.

### Immigration 'waves' and population ageing

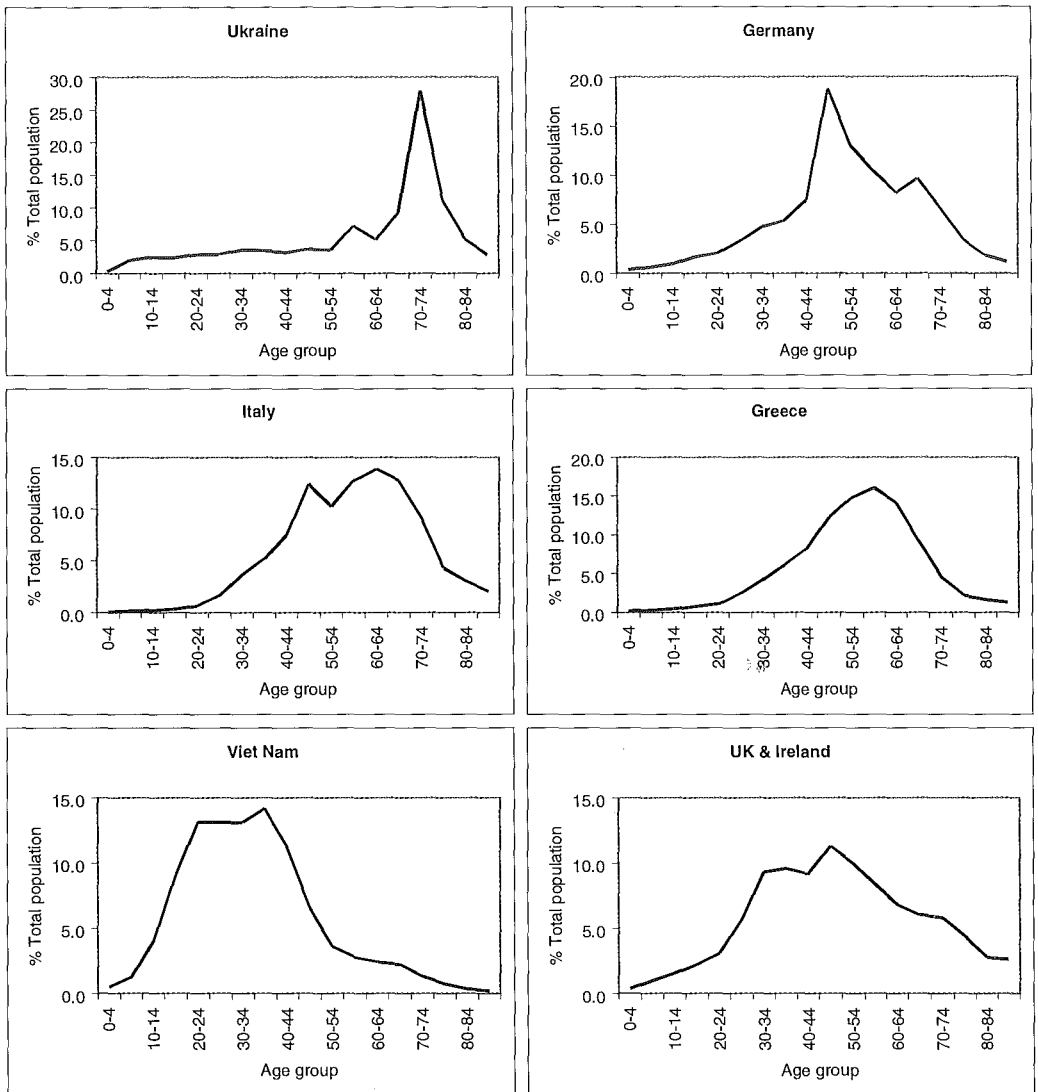
Post-war immigration from individual non-English-speaking countries usually occurred within a limited time. After the main phase of movement, the number of new immigrants tended to remain low. This has created wave-like immigration flows wherein arrivals peak then fall over a ten or twenty year interval. The resulting 'migration waves' have long-term implications, since they merge into the age structure of the population and grow older through time. Thus the Eastern European migrants who arrived in the 1940s are now reaching the oldest ages, while the more recent wave of migrants from Viet Nam are clustered in the younger working ages.

The eventual outcome of the ageing of a migration wave is a transient phase of rapid growth, then decline, in the numbers of older people belonging to a particular ethnic group. The height and duration of the peak in the numbers in older ages depends mainly on the timing of immigration many years earlier. Immigration from the United Kingdom, however, has been more continuous, bringing sustained flows into older ages. Migration in later life, especially through family reunion, augments numbers, but the dominant process of growth and change in overseas-born groups is the ageing of people who have lived in Australia for decades.

Figure 2.1 illustrates the succession of migration waves moving through the age structure. The diagrams depict the waves in terms of the ages of people at the 1996 Census, rather than arrival dates, since age is especially important in planning for an older population. Settlers have come from different regions of the world through time (Figure 2.2 and Appendix Table A2.1). The changing origins of the migration waves since 1945 reflect two major developments in Australian immigration during the post-war period, following from the previous emphasis on British migration:

- Fostering of migration from Europe, first through the provision of government assistance to Eastern European refugees in the 1940s. Subsequently, the Australian government entered into migration agreements with other European countries, which saw a peak in migration from Northern Europe during the 1950s. The largest European flows were from Southern Europe, as chain migration—whereby settlers encourage and assist others to join them—augmented numbers considerably during the 1960s.
- A gradual lifting of restrictions on non-European migration, culminating, in 1973, in the adoption of an immigration policy that is non-discriminatory on the grounds of race, colour or nationality. This paved the way for greater diversity in the origins of immigrants, including many countries in Asia.

Figure 2.1: Age distribution of selected birthplaces, Australia, 1996(%)



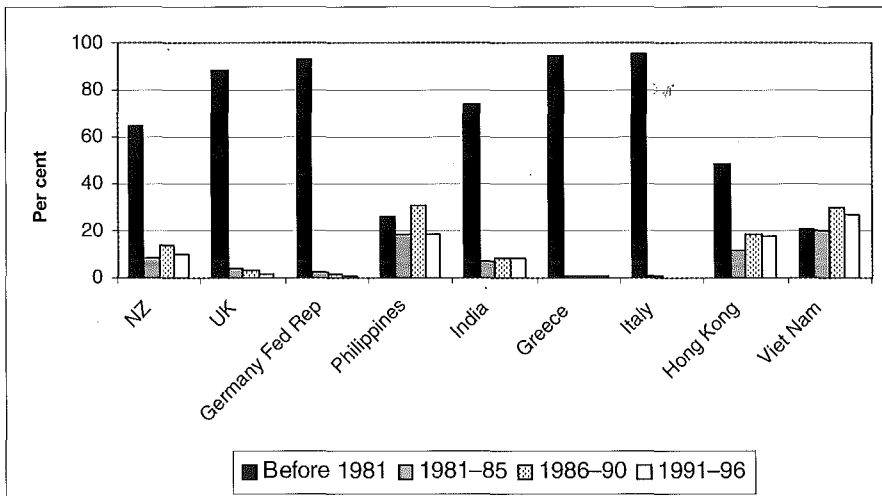
Source: ABS1996 Census, unpublished data.

The age structures of the migration waves accord broadly with this sequence. The oldest groups are from Eastern Europe, then Northern and Southern Europe, while groups from Asia are the youngest. Details for individual birthplaces are sometimes more complex. For instance, family migration from Northern Europe produced a spread of ages among the settlers from Germany and the Netherlands, rather than simply a pronounced peak in the working ages. Australia has received settlers from more than 200 countries and there are considerable differences between the birthplace groups in terms of numbers, spatial distributions and social and economic characteristics (ABS 1996b). Moreover, people from the same country can have varying religious, linguistic or other affiliations, which may transcend ties to the birthplace. Ethnic and socio-economic diversity are therefore important considerations in the ageing of the overseas-born, all the more since time will bring continuing change in the composition of the older population.

### Immigration in later life

Although growing older in Australia is the main process increasing the numbers in later ages generally, immigration during middle and late life is important in some groups. This is evident from information on birthplace and year of arrival (Appendix Table A2.1 and Figure 2.2). Among those aged 55 and over from New Zealand and South Africa, over 20% had arrived since 1986. Some non-English-speaking countries, however, had considerably higher proportions arriving within the previous ten years. More than 50% of the Viet Nam-born aged 55 and over had arrived since 1986. Proportions between 20 and 50% characterised groups from 'other Oceania', Malaysia, the Philippines, Sri Lanka, Bosnia-Herzegovina, Indonesia and Hong Kong. Family reunion of parents contributed to these figures. It is notable that several of the birthplaces with high proportions of older recent arrivals were in EP Groups 3 and 4, implying greater constraints on their ability to live independently in Australia.

Figure 2.2: Selected birthplace groups by year of arrival, ages 55 and over, Australia 1996 (%)



Source: Appendix Table A2.1

## Spatial distribution

Just as the ethnic composition of older age groups will continue to change, so too spatial distributions will alter as different groups progress through the older ages. Since most people prefer to stay in a familiar suburb or locality in their later years, the distribution of older age groups coincides with the long-standing distribution of people from particular birthplaces.

In 1996, 64% of the total 55 and over population were Australian-born; Brisbane and Hobart were the only capital cities with higher proportions (Table 2.1 and Appendix Table A2.2). Compared to the overseas-born, the Australian-born were mostly under-represented in large cities and over-represented in other (ie non-metropolitan) areas. This pattern was consistent in all but the oldest age groups.

In comparison, the overseas-born were more concentrated in capital cities than the Australian-born, a pattern accentuated among groups with lower English proficiency. Settlers from mainly English-speaking countries (EP1, numbering 466,000 at ages 55 and over in 1996) were somewhat under-represented in Sydney and Melbourne, but they were over-represented in the smaller capital cities. For example, whereas they comprised 13% of Australia's total 55 and over population, they made up 11% of the population in these age groups in Sydney and Melbourne but 25% in Perth.

Table 2.1: Population distribution (55 and over) by EP Group, 1996 (%)

EP Group	Place of residence within Australia									Australia
	Syd*	Melb*	Bris*	Adelaide*	Perth*	Hobart*	Darwin*	Canberra*/Queanbeyan**	Other areas	
EP 1	11.2	11.4	14.9	18.8	25.2	11.7	16.3	16.0	10.8	12.8
EP 2	7.5	8.7	5.5	6.4	8.1	4.3	12.1	9.7	3.9	6.1
EP 3	16.2	21.0	5.9	14.6	12.5	4.7	13.8	13.3	4.1	11.1
EP 4	3.1	2.1	1.1	0.8	1.0	0.3	2.0	1.4	0.2	1.3
Australia	57.5	52.5	68.0	55.5	49.5	73.8	49.6	56.1	76.4	64.2
Total (N)	743,887	641,356	270,494	240,149	232,613	40,719	6,857	47,172	1,411,325	3,634,572

\* Statistical division

\*\* Statistical subdivision

*Note:* The percentages are based on the total population of each area, rather than the total for each English proficiency group. Percentages do not sum to 100% as not all countries could be coded to the four EP groupings given the available information.

*Source:* 1996 Census, unpublished data.

People from EP Group 2 (numbering 223,000 in 1996) were over-represented in comparison to the Australian-born in all capital cities except Brisbane and Hobart. This pattern was even more marked in EP Group 3 (numbering 403,000 in 1996) and EP Group 4 (numbering 47,000 in 1996). Thus EP Group 3, comprising 11% of Australia's 55 plus population overall, made up 16% of Sydney's and 21% of Melbourne's population in this age range (Table 2.1).



Within the cities, the overseas-born reside in considerable numbers in working class suburbs. Greater dispersal is associated with socio-economic variations, for example among groups that have included the wealthy, the well-educated or upwardly mobile. Conversely, relatively high concentration in particular localities is linked with factors such as socio-economic disadvantage and recent chain migration. A particular concern of some earlier studies of spatial distributions has been instances of little correspondence between the distribution of the overseas-born aged and the Australian-born aged, implying that many live in areas where provision for older people is least developed (Ethnic Aged Working Party 1987).

### Size of immigrant groups

Although diversity is prominent, many groups are small. In 1996 there were only 15 non-English-speaking birthplaces with more than 10,000 persons in Australia aged 55 and over. The largest groups, with 40,000 or more, were from Italy, Greece, Germany and the Netherlands (Table 2.2 and Appendix Table A2.1). Small numbers can pose difficulties in that there may be higher per capita costs in providing community support if mainstream services and residential care are inappropriate. Larger groups that are spatially dispersed can face similar problems, because it is uneconomical to provide specialised services to a scattered clientele. The wave pattern in age structures also limits the useful life of accommodation built for particular ethnic groups. 'Clustering' of small numbers of people from a particular ethnic origin in mainstream residential care facilities is one strategy to address such difficulties. Nevertheless, the majority of people remain independent throughout their lives, with limited recourse to aged care services and accommodation.

Table 2.2: Main countries of birth for overseas-born Australian population aged 55 and over, 1996

UK	393,310
Italy	137,794
Greece	62,155
Germany Fed Rep	45,626
Netherlands	40,435
New Zealand	36,241
Other Europe & Former USSR	38,866
Poland	31,909
China (excluding Taiwan)	27,938

Source: Appendix Table A2.1.

### Change over time (55+)

In 1998, the overseas-born aged 55 and over numbered about 1.32 million, compared with 0.87 million in 1986. During the twelve years, the total grew at an average annual rate of 3.5%, compared with 1% for the Australian-born. Much of the expansion was due to the ageing of larger, long-established communities from Germany, the Netherlands, Greece, Italy and the former Yugoslav Republics, all of which had annual growth rates

above 3% (Appendix Table A2.3). Present-day differences in the age composition of overseas-born groups particularly reflect the timing of their migration. Most settlers were under 40 years of age when they first arrived in Australia.

The birthplaces recording the highest annual growth rates at ages 55 and over—in excess of 10%—were smaller groups experiencing recent migration, including family reunion. Examples of origins with high growth rates were Malaysia (12% growth rate), the Philippines (12%) and Viet Nam (13%). At the same time, some of the oldest migration waves had numbers in decline between 1986 and 1998, including Eastern European birthplaces such as Estonia, Lithuania, Latvia and Poland. These groups had between 19 and 40% of their total populations aged 75 or more in 1998 (Appendix Table A2.3).

### **Change over time (75+)**

From the perspective of aged care, growth rates at ages 75 and over have the greatest implications. Disabilities become more prevalent with advancing age, although most people continue to live in their own homes. When people reach their late seventies, more than one fifth have disabilities which mean they always or sometimes require personal help or supervision with self-care, mobility or communication. By the time they reach their early eighties, this proportion has increased to around one quarter for men and one third for women (AIHW 1999). Figures in Appendix Table A2.3 show that, for the great majority of birthplaces, the growth rates of those aged 75 years and over were above those at ages 55 plus and 65 plus. While the high rates reflect previously low numbers in the oldest ages, they herald a protracted period in which many of the overseas-born will be at greater risk of frailty and ill health.

Appendix Table A2.4 shows, for each birthplace, the numbers in older age groups. The overall concentration of the overseas-born in ages under 75 is conspicuous but, in 1996, some groups already had large numbers at ages 75 and over. These included members of the oldest post-war migration waves from Eastern Europe and members of the biggest communities from Northern and Southern Europe. Thus groups from non-English-speaking countries with more than 5,000 aged 75 years and over were from Germany, the Netherlands, Greece, Italy, Poland and China.

### **English Proficiency Country Groups**

Changes in the birthplace composition of the older overseas-born population between 1986 and 1998 brought a greater representation of people from non-English-speaking countries. There was an associated shift in the English language proficiency of the overseas-born population, denoting higher proportions with fewer English language skills. For example, in 1986, 34% of the overseas-born population aged 55 and over were in English Proficiency Groups 3 and 4, compared with 39% in 1998.

## Sex ratio

Sex ratios (males per 100 females) in older ages provide initial indicators of the potential for intra-generational support. Sex ratios near 100:100 denote gender balance and, other things being equal, high potential for mutual assistance between spouses. In contrast, high and low sex ratios imply a greater likelihood of intergenerational dependency and dependency on help outside the home if assistance is needed. Intermarriage between members of different ethnic groups, however, inevitably reduces the accuracy of such indicators.

In Australia's total population aged 55 and over, there were 87 males per hundred females in 1998, declining to 63:100 at ages 75 and over (Appendix Table A2.5). This mainly reflects the longevity of females, which contributes to their higher lifetime probability of dependence on younger relatives and the State. Because of improvements in male survival, the sex ratios in 1998 were higher than in 1986.

Birthplaces with relatively low sex ratios in 1998 (under 80:100) occurred less frequently than in 1986—for origins such as Papua New Guinea, the Philippines and Thailand. Their total numbers aged 55 and over were generally low, which for some groups gave prominence to earlier marriage-related migrations and more recent family reunion movement of widows. Birthplaces with relatively high sex ratios (120+) at older ages in 1998 included the United States, the Czech Republic, the Slovak Republic, Denmark, Hungary, Lebanon and Turkey (Appendix Table A2.5). Male dominance in refugee movements is one among a number of contributing factors.

## Summary

Immigration clearly has long-range implications because of the preservation of migration waves within the national age structure. Australia is now experiencing a phase of considerable growth in the numbers of older people from non-English-speaking countries. The diversification of the origins of Australian settlers implies greater diversity through time in the ethnic composition of older age groups.

Most of the growth in the older overseas-born population has so far occurred below age 75, but the age structures imply a future with considerable growth in all older age groups. Thus some future developments are inherent within the current demography of the overseas-born. They include continuing growth in numbers, ongoing change in the ethnic composition of the population and an 'ageing of the aged', which will raise the proportions in more vulnerable situations. The initial decades of the new millennium will witness these trends.



## 3 Family characteristics

### Introduction

Informal care is the major type of help provided to older people in need of assistance, and that informal care is generally provided by family members (AIHW 1997: Chapter 8; AIHW 1999: Chapter 6). Family is an important source of emotional, social, instrumental and financial support (Kendig 1986, Gibson and Mugford 1986). One of the major consequences of immigration is, however, the disruption of family ties. Older immigrants are much less likely to have siblings living in Australia, let alone in the same city, than the Australian-born (Rowland 1991b: 32–34). Parents, too, are generally left behind in the country of origin, with a small proportion migrating to join the children under family reunion provisions. For immigrants, then, spouses and children are an important source of practical assistance and social support at all ages, and this trend is even stronger in old age. This chapter provides a profile of the family structure of immigrants from each of the EP Groups, with a comparison to the Australian-born population. The discussion includes marital status, changes in marital status with age, living arrangements, and the number of children born to immigrant women.

### Marital status

The vast majority of overseas-born men aged 50 and over in EP Groups 3 and 4 were married (82% and 85% respectively), as were, to a lesser extent, those in EP Groups 1 and 2 and the Australian-born (76%, 77% and 74% respectively). This was not merely a result of the lower average age of older immigrants, as men in EP Groups 3 and 4 were more likely to have a living spouse at all ages. The effect is also evident at very advanced ages. At ages 90 and over, 49% of men in EP4 and 41% of men in EP 3 were married; the comparable figure for Australian-born men was only 35% (Table 3.1 and Appendix Table A3.1a).

Men in EP Group 4 also differed from other groups in that they were less likely to have never married, to be widowed or to be divorced. Only 3% of men in EP Group 4 had never been married, compared to 7% of the Australian-born and 5 to 6% in the other overseas-born groups. Only 5% were widowed (compared to 8% of the Australian-born) and 4% divorced (8% of the Australian-born). Men from EP Group 3 were also somewhat less likely to fall into each of these three categories.

Table 3.1: Persons aged 50 and over: EP Group by marital status, 1996 (%)

EP Group	Never married	Widowed	Divorced	Separated	Married	Total
<b>Males</b>						
EP 1	5	7	9	4	76	301,375
EP 2	6	5	8	4	77	150,929
EP 3	5	5	5	3	82	261,617
EP 4	3	5	4	3	85	29,043
Australia	7	8	8	3	74	1,351,862
<b>Females</b>						
EP 1	3	26	9	3	59	304,293
EP 2	3	25	9	3	60	149,060
EP 3	2	26	5	2	65	240,985
EP 4	3	30	5	3	59	32,103
Australia	5	28	8	3	56	1,606,960

Source: ABS 1996 Census, unpublished data.

Like the men, Australian-born women were the least likely to be married (56%). They were closely followed by EP Groups 1 and 4 (59% married), EP Group 2 (60% married) and then EP Group 3 (65% married). Thus, women in EP Group 4 did not have the advantage of high rates of marriage into old age which characterised their male counterparts. Women in EP Group 4 had somewhat higher rates of widowhood (30%), followed by the Australian-born (28%) and then the remaining three EP Groups (25–26%). Divorce was more common among the Australian-born and EP Groups 1 and 2 (8–9%), and less common among women in EP Groups 3 and 4 (5%)<sup>10</sup> (Table 3.1).

### Marital status, age and sex

The proportion married does decline, of course, at advanced stages of old age, and this was particularly the case for women (Appendix Table A3.1b). This trend is a result of women's propensity to marry older men, and the shorter life expectancy which men experience in comparison to women. For example, at ages 50 to 54, 87% of males in EP Group 4 were married, as were 76% of women. At ages 70 to 74, the proportion married had dropped slightly for men (84%), and more dramatically for women (44%). By ages 85 to 89, these proportions had dropped further to 60% for men, and to only 10% for women. While at the oldest ages (80 and over) men in EP Groups 3 and 4 maintained their advantage in relation to other men, there was very little difference among older women

from each of the EP Groups at this stage of the life cycle. The higher proportion of EP Group 3 women who were married overall did not maintain this benefit into advanced old age. For women generally, the proportion married was lower than that for men in all categories, and that sex difference increased substantially at older ages.

The proportion of men and women who were divorced or separated in all groups was similar for men and for women, but was significantly larger at younger ages. Thus, among men aged 50 to 54, 17% of those in EP Group 1, 14% of those in EP Group 2, 11% of those in EP Group 3 and 9% of those in EP Group 4 were divorced or separated. The comparable figure for the Australian-born was 16%. This contrasts quite sharply with the much lower proportion of 80 to 84 year old men who were divorced or separated. These figures were 5% for EP Groups 1, 3 and 4, 6% for EP Group 2, and 5% for the Australian-born. These data suggest that future generations of older immigrants (both men and women) are more likely to be divorced and thus may be substantially less well off than current generations with regard to the practical and emotional support which spouses can provide for each other in old age. The pattern is most pronounced, however, among EP Group 1 and the Australian-born.

## Living arrangements

The majority of men aged 55 and over live with a spouse, but this proportion was markedly higher among older men from EP Groups 3 and 4 (80% and 79% respectively) than it was for older men from EP Group 1 (72%), EP Group 2 (74%) or the Australian-born (68%) (Appendix Table A3.2). Australian-born men, and those from EP Groups 1 and 2, had higher proportions living alone (15%, 14% and 13%) than did those from EP Groups 3 and 4 (10% and 5% respectively). A small proportion (3 to 5%) lived with other family, with the exception of men in EP Group 4 where 10% lived with other family, presumably the majority in two-generation households (Table 3.2).

For women aged 55 and over, living with a spouse was still the predominant living arrangement, but to a lesser extent than was the case for men. Women in EP Group 3 were the most likely to be living with a spouse (59%), followed by those in EP Group 2 (53%), EP Group 1 (52%), EP Group 4 (49%) and lastly the Australian-born (47%). Living alone was quite common among women aged 55 and over, particularly the Australian-born (28%), but also those in EP Group 1 (26%) and EP Group 2 (22%). It was less common among older women in EP Group 3 (18%) and quite uncommon in EP Group 4 (8%). Women in this group were much more likely to be living with other family members—fully 36% of older women in EP Group 4 fell into this category. Living with other family was also somewhat more common among women in EP Groups 2 and 3 (16% and 17% respectively) than it was among those in EP Group 1 (9%) or the Australian-born (10%).

## Living arrangements, age and sex

The proportions living with a spouse decrease as people reach more advanced ages, while the proportions living alone and those living with other family members increase. This is

more pronounced for women than for men. The trend toward living alone is more pronounced among men and women in EP Group 1 and the Australian-born, and women in EP Group 2, than it is for the remaining categories. Thus, for example, among men in EP Group 1, 11% of 55 to 59 year olds but 25% of those aged 85 and over lived alone. For women in EP Group 1, 13% of those aged 55 to 59 lived alone but 36% of those aged 85 and over did so.

Figure 3.1a: Persons aged 55 and over: living arrangement by EP Group, age and sex, 1996 (%)

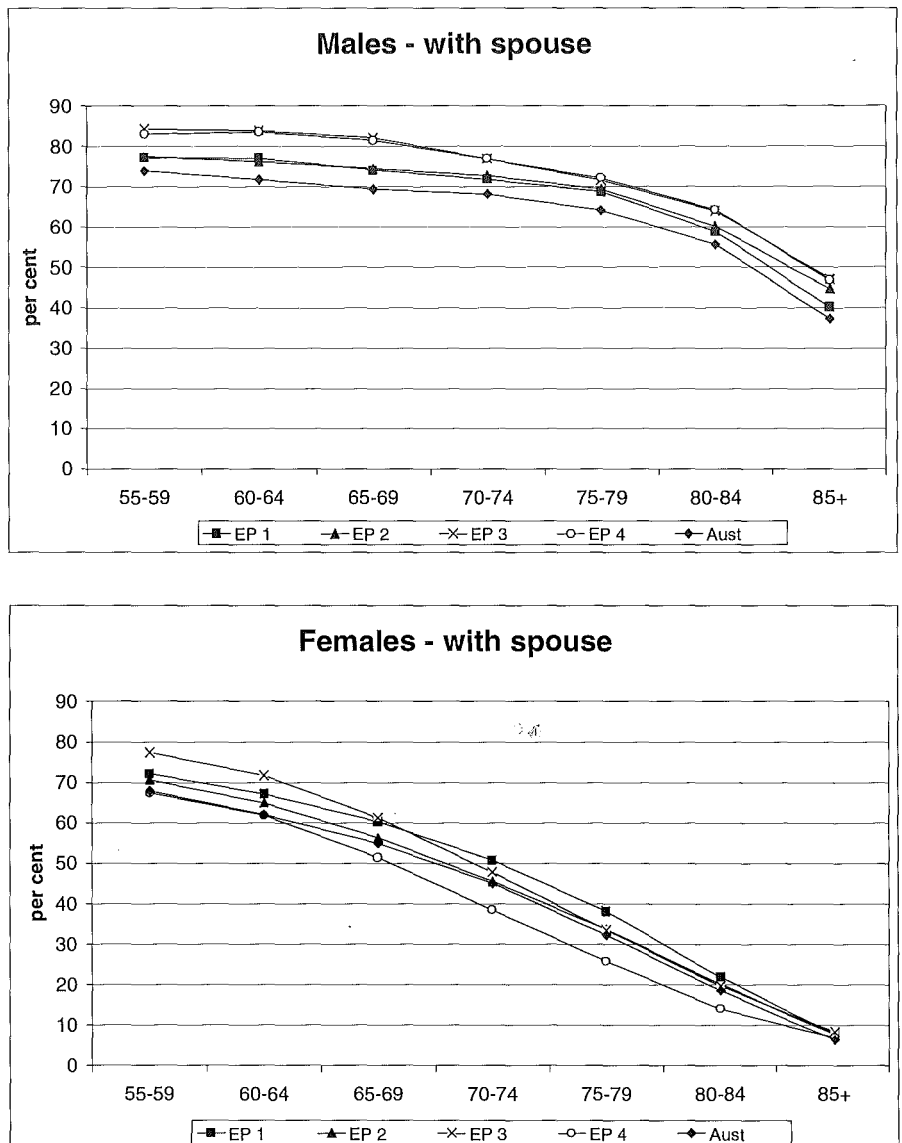




Figure 3.1b: Persons aged 55 and over: living arrangement by EP Group, age and sex, 1996 (%)

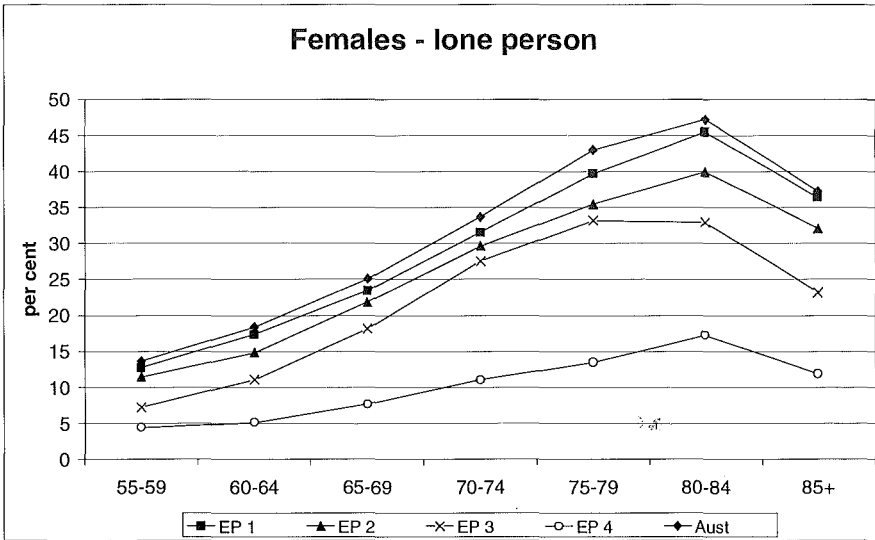
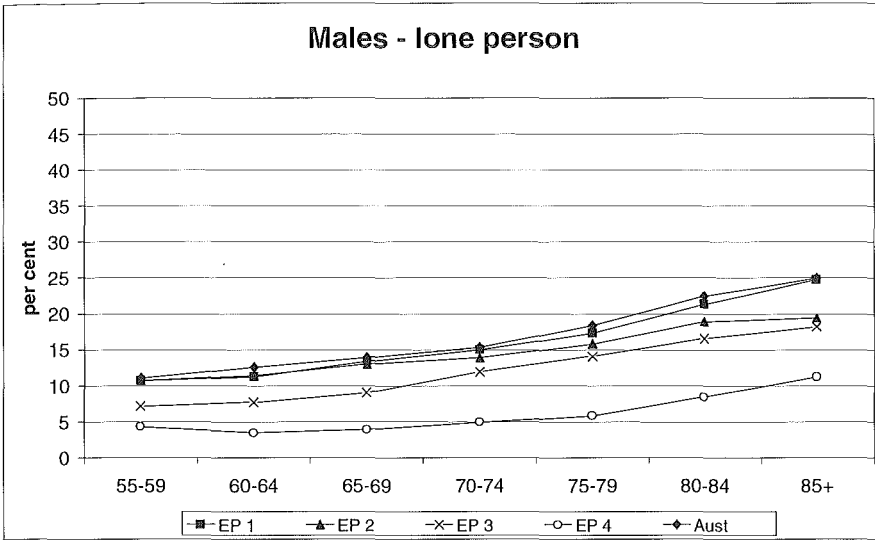
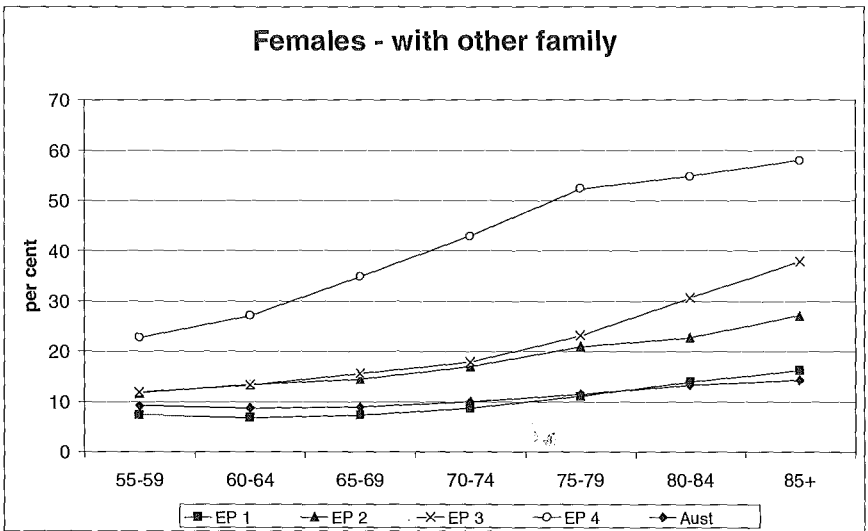
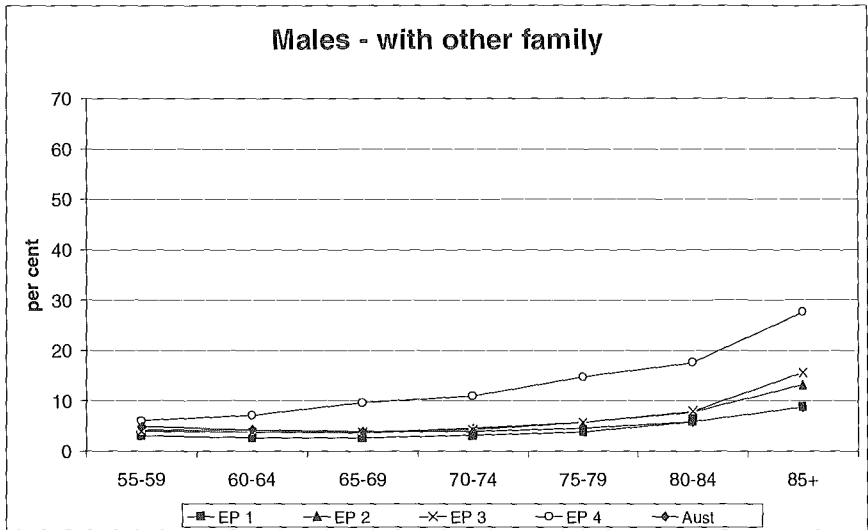


Figure 3.1c: Persons aged 55 and over: living arrangement by EP Group, age and sex, 1996 (%)



The trend toward living with other family members is most evident among men in EP Group 4 and women in EP Groups 2, 3 and 4. By age 85 and over, some 28% of males in EP Group 4, 27% of women in EP Group 2, 38% of women in EP Group 3 and fully 58% of women in EP Group 4 were living with other family (Appendix Table A3.2).

### Number of children

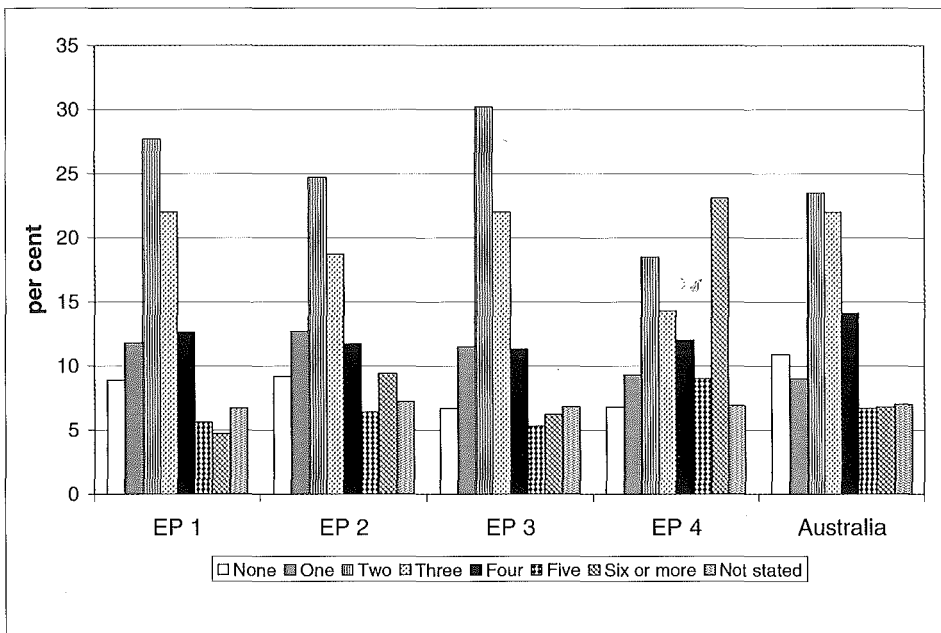
Over 90% of women in all four EP Groups had at least one child, as did 89% of Australian-born women. Women in EP Groups 3 and 4 were slightly less likely to be childless than

Table 3.2: Persons aged 55 and over: EP Group by living arrangement and sex, 1996 (%)

EP Group	Spouse	Other family	Other people	Lone person	Not applicable
<b>Males</b>					
EP1	72	3	2	14	8
EP2	74	5	2	13	6
EP3	80	5	2	10	4
EP4	79	10	3	5	4
Australia	68	5	2	15	11
<b>Females</b>					
EP1	52	9	2	26	11
EP2	53	16	2	22	7
EP3	59	17	1	18	6
EP4	49	36	3	8	5
Australia	47	10	2	28	13

Source: ABS 1996 Census, unpublished data.

Figure 3.2: Females aged 55 and over: EP Group by number of children ever born, 1996 (%)



Source: Appendix Table A3.3.

women in the other categories—7% of women in EP Groups 3 and 4 were childless compared to 9% of those in EP Groups 1 and 2 and 11% of the Australian-born. Women in EP Group 4 were much more likely to have larger families; some 32% had five or more children compared to only 12% of EP Group 3, 16% of EP Group 2, 10% of EP Group 1 and 14% of the Australian-born (Figure 3.2).

There is little evidence of a shift in childbearing patterns between those aged 55 to 59 and those aged 65 and over. The only trend is in the somewhat smaller number of larger families (5 or more children) among the 55 to 59 age group in comparison with the 65 and over age group for women in EP Groups 2, 3 and 4. The strongest trend is among women in EP Group 4, where 26% of those aged 65 and over had six or more children, compared to only 17% of those aged 55 to 59 (Appendix Table A3.3). Broadly, there is no evidence to suggest that the availability of children, and the potential to receive assistance from them, will decline as the current generation of 55 to 65 year olds reaches older ages.

Marriage and childbearing usually went together in the 1940s, 1950s and 1960s. This combination has given the contemporary older population, Australian-born as well as overseas-born, unusually prevalent family resources in terms of potential access to the support of spouses, daughters and sons. In other generations of the aged—past and future—childlessness, together with never marrying and marriage breakdown, imply larger proportions with a limited family safety net.

## Summary

The majority of men and women aged 55 and over are married, but the proportion married did vary with EP groupings. Men in EP Groups 3 and 4 were more likely to be married than all other groups. Women in EP Group 4 were of particular interest, as, unlike their male counterparts, they did not have a higher likelihood of being married. They were more likely to be widowed, more likely to be living with family (36% were doing so), and less likely to be living alone. They were also most likely to have had five or more children.

The proportion married declined substantially for all groups at older ages, and this was particularly the case for women. Older women are thus more at risk than older men in advanced old age, as they do not have the physical and emotional support likely to be provided by a spouse. Living with other family members was more common among women than among men. Living alone was also more common among women than men, with the exception of women in EP Group 4. The higher rate of divorce among younger cohorts of overseas born suggests that the proportion with spouses will be lower in generations to come, with this effect being most marked for EP Group 1 and the Australian-born. The vast majority of all groups did have some children, and there is no evidence to suggest that that is lower among the 55 to 65 year old age group. Current generations of older Australians have more children than either previous or subsequent cohorts. Overall, members of EP Groups 3 and 4 are likely to be particularly rich in family resources.

## 4 English proficiency

### Introduction

English proficiency is one of the key factors affecting the settlement experiences of migrant groups arriving in Australia. Not only do English language skills facilitate social and cultural participation within the wider community, but they are also critical to an individual's success in the labour market (both in terms of employment prospects and remuneration), as well as in effectively accessing social services such as health and education (Wooden et al 1994; ABS 1998; BIMPR 1996a). Given the impact of English proficiency on settlement prospects, and the time taken to acquire English language skills once here, the disadvantages which accrue to migrants with limited language proficiency influence their capacity to become financially independent and socially integrated well beyond the time of their arrival in Australia. This chapter presents information on the use of English as the only language spoken at home, English proficiency among those for whom English is not the only language spoken at home, effect of time since arrival on English proficiency, and some examples of English proficiency levels in some larger ethnic communities.

### English as the only language spoken at home

Almost all Australian-born people of all ages either speak only English at home (94%), or speak English with a very high degree of proficiency in cases where English is not their only language (5%). Among the older population, the proportion of Australian-born people speaking English as their only language at home rises to 99% (Table 4.1).

Given the way in which the English Proficiency Group classification was developed (see Introduction; DIMA 1999), it comes as no surprise that English use and proficiency varies across the overseas-born population in accordance with the four EP Groups. Migrants born in countries belonging to EP Group 1—or main English-speaking countries—have a very similar level of English use and proficiency as the Australian-born population. Overall, 97% of the migrant population from EP Group 1 countries speak English as their only language, with a further 2% speaking English very well.

By contrast, migrants from EP Groups 2, 3 and 4 are progressively less likely to use English as their only language spoken at home. Among migrants from EP Group 2 countries, 42% speak English only, while among those from countries comprising EP Groups 3 and 4, the proportions fall to 14% and 4% respectively.

Age has little correlation with the likelihood of having English as one's only language spoken at home across the four EP Groups. The proportion of the older population with English as their only language among these migrant groups is roughly comparable to the overall figures (at 98%, 40%, 12% and 6% respectively).

Table 4.1: Persons who use only English at home, as a proportion of total population, by place of birth and age, 1996

EP Group	Under 55	55-64	65-79	80+	All ages	55 and over
<b>Australia</b>						
English only (%)	93.1	98.6	98.9	98.6	94.1	98.8
Total pop'n (N)	10,797,740	906,848	1,077,146	305,688	13,087,422	2,289,682
<b>EP 1</b>						
English only (%)	96.6	98.5	98.4	98.0	97.1	98.4
Total pop'n (N)	1,073,518	196,598	199,744	62,553	1,532,413	458,895
<b>EP 2</b>						
English only (%)	42.1	42.5	38.5	34.7	41.6	40.1
Total pop'n (N)	635,784	103,368	99,728	17,466	856,346	220,562
<b>EP 3</b>						
English only (%)	15.3	11.6	12.8	10.7	14.2	12.0
Total pop'n (N)	785,065	192,369	172,390	32,502	1,182,326	397,261
<b>EP 4</b>						
English only (%)	3.5	5.8	5.3	5.6	3.8	5.6
Total pop'n (N)	239,231	21,769	20,668	4,320	285,988	46,757

Source: ABS 1996 Census, unpublished data.

## English as a foreign language

As expected, English proficiency varies markedly according to place of birth among migrants for whom English is not their only language spoken at home. Overall, only a small proportion of people within EP Group 1 do not speak English only (3% or 43,700 people). Of these, however, the vast majority (94%) have a high degree of proficiency in English, speaking English either well (10%) or very well (84%) (Table 4.2).

Among the non-English-speaking background countries, English proficiency remains high among the 500,200 (or 58%) people born in EP Group 2 countries who speak a language other than English. Of these the vast majority speak English well (29%) or very well (62%); a further 8% do not speak English well, and 1% of people do not speak English at all. Of the more than one million (1,014,200 or 86%) people from EP Group 3 who speak a language other than English, three quarters spoke English either well or very well. However, of these, more than half assessed their English proficiency as good rather than very good (39% compared to 35%). A further 22% did not speak English well and 4% did not speak it at all. For 96% (275,000) of people from EP Group 4 countries, English was not the only language spoken at home. Of these, just over half spoke English well (34%) or very well (21%), while a third (34%) did not speak English well and one in ten did not speak it at all (11%).

Table 4.2: Persons born overseas who do not use English only at home: proficiency in English by EP Group and age, 1996 (%)

EP Group	English proficiency	Under 55	55-64	65-79	80+	All ages	55 and over
EP1	Well or very well	94.0	95.5	94.5	91.6	94.1	94.4
	Not well	4.4	2.9	3.1	5.7	4.2	3.5
	Not at all	1.6	1.6	2.4	2.8	1.7	2.1
	Total (N)	36,533	2,857	3,126	1,267	43,783	7,250
EP2	Well or very well	93.4	87.4	83.5	70.7	90.9	84.2
	Not well	5.9	10.9	13.3	21.7	7.7	12.9
	Not at all	0.8	1.6	3.2	7.7	1.3	2.9
	Total (N)	367,997	59,419	61,376	11,400	500,192	132,195
EP3	Well or very well	81.0	66.9	58.5	37.8	74.1	60.9
	Not well	16.9	29.6	34.0	38.7	22.2	32.3
	Not at all	2.0	3.4	7.6	23.5	3.7	6.9
	Total (N)	664,740	170,045	150,409	29,029	1,014,223	349,483
EP4	Well or very well	61.6	27.2	16.2	13.7	55.1	21.1
	Not well	33.0	43.2	32.8	24.3	33.6	36.9
	Not at all	5.4	29.6	51.0	62.0	11.3	42.1
	Total (N)	230,824	20,513	19,568	4,077	274,982	44,158

Source: ABS 1996 Census, unpublished data.

With the exception of EP Group 1, older migrants have poorer English proficiency than younger migrants. The magnitude of this disparity is most striking among those from EP Group 4 which includes countries such as Viet Nam, China and Turkey. Among this group, the proportion of migrants who do not speak any English rises dramatically from 5% of those under 55, to 30% of those aged 55 to 64, 51% of those aged 65 to 79, and 62% of those over 80. Indeed, a full four fifths—79%—of older (55+) migrants from EP Group 4 speak either poor or no English, with this proportion rising to 86% among the very old (80+).

## English acquisition and proficiency over time

While settlers' exposure to English prior to arrival varies considerably across the four EP Groups, once here English proficiency increases significantly over time. This trend is apparent for women and men of all ages and arriving from all over the world (BIMPR 1996a: 5–10).

Table 4.3 demonstrates that English proficiency is strongly related to length of time living in Australia (as indicated by year of arrival) among older overseas-born migrants for whom English is not their only language spoken at home. The pattern of English language acquisition over time is very pronounced across the three 'non-English-speaking background' groups—or English Proficiency Groups 2, 3 and 4—though less clear among the small minority of immigrants from the main English-speaking countries (EP 1) who speak a language other than English.<sup>2</sup>

Within English Proficiency Groups 2, 3 and 4, there are increases in the proportion who speak English well or very well of between 23 and 41 percentage points from the most recent cohort of settlers (ie those arriving between 1991 and 1996) to the most established one (ie those arriving before 1981). The smallest of these increases is for men from English Proficiency Group 2 (from 67% to 90%) and for women from English Proficiency Group 4 (from 6% to 31%), while the largest increase is for women from English Proficiency Group 3 (from 17% to 58%).

While there is a universal increase in English proficiency over time, the EP Groups remain differentiated or staggered in terms of overall proficiency for any given cohort of arrivals. For example, among recently arrived women (1991–96) the proportion who speak English well or very well varies from 51% in EP Group 2, to 17% and 6% respectively for EP Groups 3 and 4; among women who arrived before 1981, the percentages are 88%, 58% and 31% respectively. So while the ability to communicate in English does increase across the board, the relativities across EP Groups remain unchanged.

Substantial gender differences in English proficiency are also apparent among older migrants. Older women report consistently poorer English than older men, and these differences do not abate over time. Among recent arrivals (1991–96) from the non-English-speaking background groups, the proportions of men who speak English well or very well are 67%, 33% and 13% for Groups 2, 3 and 4 respectively; the equivalent proportions for women are 51%, 17% and 6%. Over time some groups of women have closed this 'proficiency gap' (most notably among long-term residents of EP Group 2). Yet for the most part, immigrant men maintain a distinct advantage compared to immigrant women in this respect, even after long periods in Australia.

This proficiency gap between older immigrant women and men is likely to have accrued as a result of different educational and labour force opportunities in both Australia and their countries of origin. With higher rates of labour force participation and educational

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<sup>2</sup> Figures for older people from English Proficiency Group 1 who speak a language other than English are included in Table 4.3 for comparative purposes. Given the small sizes of these cohorts (especially those arriving since 1980) it is difficult to make firm conclusions about trends for EP Group 1. As such, this discussion concentrates on older migrants from the main 'non-English-speaking background' groups, that is, English Proficiency Groups 2, 3 and 4.



attainment characteristic of younger generations of women across all EP Groups, the magnitude of the difference between the sexes may lessen over time. However, for the current generation of older overseas-born women, their greater life expectancy combined with their relatively low levels of English proficiency (particularly among EP Groups 3 and 4) will have definite implications for the planning and delivery of aged care services as these women move into old age.<sup>3</sup>

Table 4.3: Overseas-born persons aged 55 and over who do not use English only at home: stated English proficiency by EP Group by year of arrival in Australia by sex, 1996 (%)

EP Group	English proficiency	<1981	1981-85	1986-90	1991-96
<b>Males</b>					
EP 1	Well or very well	96.1	93.8	97.5	84.2
	Not well or not at all	3.9	6.2	2.5	15.8
	Total (N)	2,668	292	242	209
EP 2	Well or very well	90.1	82.3	75.4	66.8
	Not well or not at all	9.9	17.7	24.6	33.2
	Total (N)	49,948	2,880	3,890	2,970
EP 3	Well or very well	70.2	48.1	39.1	32.6
	Not well or not at all	29.8	51.9	60.9	67.4
	Total (N)	157,692	3,876	4,610	4,958
EP 4	Well or very well	45.5	24.0	19.6	13.0
	Not well or not at all	54.5	76.0	80.4	87.0
	Total (N)	7,709	3,007	4,128	4,465
<b>Females</b>					
EP 1	Well or very well	95.3	89.7	92.6	89.4
	Not well or not at all	4.7	10.3	7.4	10.6
	Total (N)	2,606	262	203	226
EP 2	Well or very well	87.7	69.1	57.6	50.5
	Not well or not at all	12.3	30.9	42.4	49.5
	Total (N)	55,343	3,748	5,312	4,419
EP 3	Well or very well	57.9	26.4	21.0	17.0
	Not well or not at all	42.1	73.6	79.0	83.0
	Total (N)	149,912	5,055	6,262	6,566
EP 4	Well or very well	30.6	9.5	7.6	5.8
	Not well or not at all	69.4	90.5	92.4	94.2
	Total (N)	7,806	3,462	5,253	6,355

Source: ABS 1996 Census, unpublished data.

<sup>3</sup> English proficiency can also decline with advancing age and frailty as people from non-English-speaking backgrounds often revert to their native languages in later life (Victorian Parliament Family and Community Development Committee 1997: 269).

## English proficiency within specific migrant communities

EP Groups provide the basis for a broad aggregate analysis of English skill levels across the overseas-born population. However, for the purposes of developing policies and services appropriate to migrant communities, more detailed information about particular community and language groups is often required. Indeed, the wave-like nature of immigration from different regions results in some migrant communities having very high proportions of older people whereas others have comparatively young populations (see Chapter 2). To adequately inform policy decisions and service provision and planning, English proficiency levels should be examined in conjunction with variations in both the absolute size and the age structure of specific migrant communities.

Table 4.4 profiles English proficiency among older migrants from 18 different countries. These countries have been selected on the basis that they have resident populations in Australia in excess of 50,000 people. Given immigration patterns and the fact that children of migrants are Australian-born, the age structure of most immigrant communities is substantially older than the Australian-born equivalent of 18% aged 55 and over (see Chapter 2). Overall, European migrant communities tend to be older than the Australian-born, while Asian communities tend to be younger.

Of all the countries listed, the United Kingdom represents both the largest older population and the most proficient in English. There are 387,200 people aged 55 or over who were born in the United Kingdom of whom 99% use English as their only language spoken at home. Overall, people over 55 account for 36% of the UK-born population and this one group represents close to half (44%) of all of the older people born in the countries listed.

The next largest community is Italian, with 135,800 people aged 55 and over—this represents in excess of half (57%) of the Italian-born community resident in Australia. Moreover, in contrast to the UK, Italy represents an older population which is both numerous and relatively poorly equipped in terms of English proficiency. Of the 63,400 Italian-born women aged 55 and over, some 44% do not speak English well or do not speak English at all, and a further 28% of the 72,400 Italian-born men have similarly poor English proficiency. With half (49%) of all Greek-born people aged 55 and over, the Greek community is another 'aged' population with relatively poor English proficiency. Of the 61,400 older Greek Australians 54% of women and 38% of men do not speak English well or do not speak it at all.

While comparatively 'younger' migrant communities contribute fewer people to the older population at present, the low levels of English proficiency among some of these groups gives cause for concern. Viet Nam is a particular case in point. Only 10% of the Viet Nam-born community (15,000 people) are aged 55 or over. However, of these, nine out of every ten women (91%) and three out of every four men (75%) have poor or no English skills. A majority of older Chinese-born people also speaks little or no English, as do high proportions of the Lebanese community.

Again there are clear gender differences in English proficiency. Indeed, a higher proportion of women have poor or negligible English language skills across every country of birth

group listed in Table 4.4 with the exception of those from EP Group 1. Gender differences are particularly marked among migrants born in EP Group 3 and 4 countries, as well as some countries within EP Group 2 (most notably Malaysia and Malta). Again, given that most women outlive their spouses by several years, the relatively poor English proficiency among many older migrant women is likely to exacerbate the difficulties they face in participating in wider society and accessing services and assistance in later life.

**Table 4.4: Overseas-born persons aged 55 and over from selected countries: stated English proficiency by place of birth and sex, and persons aged 55 and over as a proportion of population, 1996 (%) – Male (M) Female (F)**

Birthplace	English only		Speaks well/ very well		Speaks not well/ not at all		55+ (N)		Persons 55+ as % of total
	M	F	M	F	M	F	M	F	
<b>EP 1</b>									
UK	98.8	98.9	1.2	1.1	0.1	0.1	188,588	198,598	36.1
NZ	97.6	97.8	2.2	2.0	0.2	0.2	17,655	18,004	12.2
Ireland	97.4	97.9	2.6	2.0	0.0	0.0	8,667	8,137	32.7
South Africa	90.4	91.0	9.5	8.9	0.1	0.1	4,206	5,033	16.6
<b>EP 2</b>									
Germany (Fed Rep)	40.1	30.6	57.6	65.3	2.2	4.1	21,223	24,016	41.0
Netherlands	55.1	41.7	43.6	55.8	1.3	2.6	21,081	18,942	45.5
Malta	28.7	19.9	60.7	62.2	10.6	17.9	10,154	9,069	37.8
India	77.9	80.3	19.8	12.2	2.3	7.5	8,389	9,554	23.1
Malaysia	36.8	36.1	53.0	40.2	10.2	23.6	3,620	3,996	10.0
Philippines	7.3	16.0	78.1	64.6	14.6	19.5	2,363	5,472	8.4
<b>EP 3</b>									
Italy	10.3	4.2	61.7	51.4	27.9	44.4	72,417	63,359	57.0
Greece	3.8	2.4	58.3	43.5	38.0	54.1	32,413	28,987	48.6
Poland	30.2	18.2	56.1	59.6	13.7	22.2	15,471	15,938	48.2
Fomer Yugoslavia (nfd)	23.5	12.4	54.7	52.9	21.8	34.7	10,836	9,000	34.8
Lebanon	5.9	4.6	52.9	35.7	41.2	59.8	6,305	5,248	16.5
Hong Kong	20.1	18.7	58.4	40.5	21.5	40.7	2,451	2,329	7.0
<b>EP 4</b>									
China (excl. Taiwan)	8.5	6.7	27.0	16.1	64.5	77.2	12,467	15,179	24.9
Viet Nam	2.2	1.6	22.6	7.6	75.2	90.8	6,736	8,231	9.9

Note: Countries included in this table are those which have a total population in excess of 50,000 resident in Australia.  
nfd – not further defined

Source: ABS 1996 Census, unpublished data.

## Summary

Overall, migrants from the main English-speaking countries (EP Group 1) have similar levels of English proficiency to the Australian-born population. As such, while they may encounter cultural differences in Australia, language is not likely to be a factor which impedes their settlement success or their prospects for self-provision either in their younger working years or in retirement and later life. People born in EP Group 2 also have high levels of English proficiency. Two out of every five people born in these countries speak English only, and the vast majority of those for whom English is not the only language spoken at home can communicate either well or very well in English. While English language skills are somewhat poorer among older and female migrants from EP Group 2 countries, the level of English proficiency remains relatively high even among these groups.

Language difficulties are much more likely to impact on the settlement success of migrants from EP Groups 3 and 4, as only a small minority use English as their only language spoken at home. Even so, four fifths of younger EP Group 3 migrants rate their English as good or very good, as well as three fifths of those aged 55 and over. Notwithstanding, some of the key settler groups in this category—notably Italians, Greeks and Lebanese—have older populations characterised by quite poor levels of English proficiency. Migrants from EP Group 4 have relatively poor English skills, particularly at older ages where two in five speak no English at all, and only one in five speaks English well or very well. Again, key immigrant communities such as the Vietnamese and mainland Chinese have poor English skills, particularly at older ages. Gender differences are also very apparent among migrants from EP Groups 3 and 4, with women at a substantial disadvantage in terms of language skills both across age and country of birth groups and over time.

While all immigrant groups improve their language proficiency with time, English proficiency does not equalise across Groups over time. Indeed, a majority of EP Group 4 migrants and a substantial minority of EP Group 3 migrants continue to speak little or no English even after very long periods of time living in Australia. This suggests that disadvantages accruing as a result of poor English skills are likely to extend well into the settlement experience of many immigrant communities.

## 5 Education and qualifications

### Introduction

Education is an important determinant of successful patterns of labour force participation, and the recognition or non-recognition of overseas qualifications is an important factor in the labour market experiences of many immigrants (Iredale 1998). Jupp (1991: 39) describes non-recognition of overseas qualifications as one of the two persistent basic problems which confront the overseas-born. Educational achievement is an important determinant of life chances in later life, and thus an important component in understanding the capacity for self-provision in the older population. This chapter reviews levels of educational attainment, with regard to post-school training and skilled vocational and tertiary training, examines the relationship between sex and educational attainment and age and educational attainment, and reports on the acceptance of overseas qualifications in Australia.

### Educational attainment

Men aged 55 and over in EP Groups 1 and 2 were more likely to have some form of post-school qualifications (41% and 44% respectively) than their Australian-born counterparts (32%). Those in EP Groups 3 and 4 (21% and 20%) were markedly less likely to have some form of post-school qualifications, and hence likely to be at a disadvantage in the labour market. A similar pattern was evident with regard to the proportions with a tertiary qualification or skilled vocational training, the single difference being the relatively large proportion of men in EP Group 4 who had a tertiary qualification (Table 5.1).

Among women aged 55 and over, too, education levels were higher among those in EP Groups 1 and 2 than they were among the Australian-born, who in turn had higher levels of qualification than those in EP Groups 3 and 4. Thus, 16% of women in EP Group 1 and 18% in EP Group 2 had post-school qualifications, compared to 13% of Australian-born women, 7% of women in EP Group 3 and 10% of women in EP Group 4.

### Sex and educational attainment

Women in these older age groups had markedly lower levels of educational attainment compared to men; among Australian-born men the proportion with post-school qualifications was 32%, compared to only 13% of women. A similar pattern is evident across each of the EP Groups. The difference is largely a consequence of the much higher proportion of men with skilled vocational training. While the proportion of men with a tertiary qualification was higher in all groups, the difference is not by any means as marked as was the case for skilled vocational training.

Table 5.1: Persons aged 55 and over: EP Group by post-school qualifications, 1996 (%)

EP Group	Higher qualification	Skilled vocational	Basic vocational	Inadequately described	All with post school qualifications
<b>Males</b>					
EP 1	14.4	22.5	2	1.6	40.5
EP 2	15	25.7	1.6	1.3	43.7
EP 3	6	13.2	0.8	0.6	20.6
EP 4	14.1	3.9	0.6	0.9	19.6
Australia	11.4	18	1.6	0.9	31.9
<b>Females</b>					
EP 1	10.8	1.9	2.1	1.1	15.9
EP 2	10.4	3.9	1.8	2	18.2
EP 3	4.1	1.9	0.7	0.5	7.1
EP 4	8	0.7	0.5	1	10.3
Australia	8.5	1.7	1.6	1	12.7

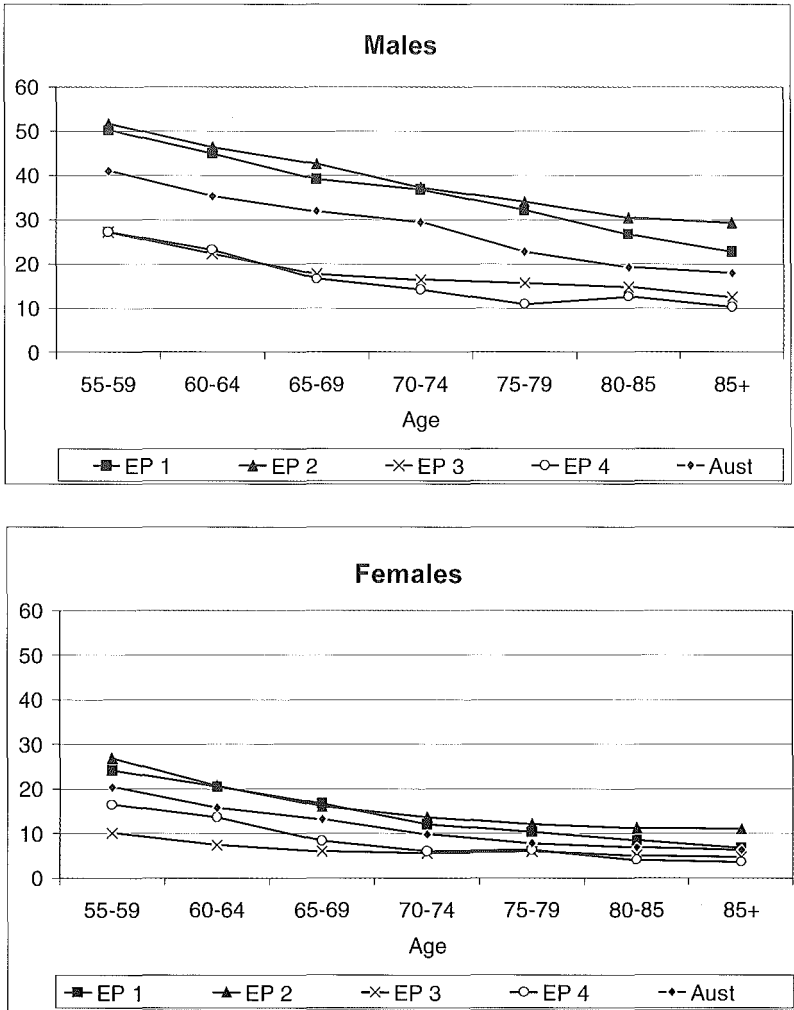
Source: ABS 1996 Census, unpublished data.

## Age and educational attainment

Earlier cohorts of overseas-born men and women have lower levels of educational attainment than do more recent cohorts (Figure 5.1). Among women in EP Group 1, 17% of those aged 55 to 59 had a tertiary qualification compared to 4% of those aged 85 and over. A similar pattern was evident for women in EP Groups 2 and 4, as well as for Australian-born women. While the proportion of women with tertiary qualifications was also higher in the younger age groups among women in EP Group 3, the improvement at younger ages was less marked (from 3% to 6%). The same overall pattern was evident among men, with EP Group 3 again having more limited improvement in the younger age groups than all other groups.

With regard to post-school qualifications more generally, younger cohorts were again better educated than earlier cohorts among both men and women. The improvement is much less marked among women than men, however, and least marked of all among women in EP Group 3. The trends indicate that while educational attainment (and hence labour force opportunities) is improving among younger cohorts of the overseas-born, women appear likely to remain at a disadvantage. This effect will be most marked among women from EP Group 3.

Figure 5.1: Persons aged 55 and over: EP Group by post-school qualification and age, 1996 (%)



Source: Appendix Table A5.1a and b.

## Recognition of overseas qualifications

The extent to which post-school qualifications received overseas are recognised in Australia affects the success of immigrants in the Australian labour market. At all ages tertiary qualifications were the most likely to be recognised in Australia, and basic vocational qualifications the least. Overall, some 62% of tertiary degrees, 50% of diplomas, 53% of skilled vocational training and 38% of basic vocational training were recognised in Australia. Persons who received their qualifications in Southeast or Northeast Asia were least likely to have their qualifications recognised in Australia, followed by those from Southern Asia. Those who received their qualifications in the Oceania region were most likely to have their qualifications recognised, followed by those from Europe and the former USSR and Africa (Table 5.2).

Table 5.2: Overseas-born persons: post-school qualifications recognised in Australia, 1996 (%)

Region in which qualification was obtained before migration	Level of post-school qualification on arrival				
	Tertiary degree	Associate diploma	Skilled vocational	Basic vocational	All post-school qualifications
Oceania	88	60	59	54	66
Europe and the Former USSR	74	57	59	48	62
Middle East and North Africa	72	34	39	0	49
Southeast Asia	33	31	31	0	32
Northeast Asia	39	37	21	60	36
The Americas	70	37	39	0	53
Southern Asia	57	30	40	0	48
Africa	70	58	68	100	67
<b>Total</b>	<b>62</b>	<b>50</b>	<b>53</b>	<b>38</b>	<b>55</b>

Source: ABS 1996a: 19.

## Summary

In general, men and women in EP Groups 1 and 2 had similar, albeit slightly higher, levels of education to those who were Australian-born, while those in EP Groups 3 and 4 had somewhat lower levels of educational attainment. Men were generally better educated than women, and younger people were better educated than older ones. This age related effect suggests that the educational attainments of successive cohorts of older people will continue to improve. The age related effect was, however, least pronounced among women in EP Group 3, suggesting that their circumstances may continue to lag behind those of men and of women in other EP Groups.



## 6 Labour force participation

### Introduction

Labour force participation is the pathway by which individuals secure a measure of economic well-being and, in favourable circumstances, the capacity to save and invest for their future years. While evidence suggests that migrants as an aggregate group are not substantially disadvantaged in the labour market once education and qualifications are taken into account (Chapman and Miller 1985 and BLMR 1986), it has also been found to be the case that certain sub-groups of migrants are disadvantaged in the labour market (Chapman and Miller 1985, Beggs and Chapman 1988, Kelley et al 1986). Unemployment has been observed to be higher among some groups of migrants from non-English-speaking backgrounds and labour force participation rates lower (Chapman and Miller 1985, Gibson and Lynch-Blosse 1989, Wooden et al 1994, Miller and Neo 1997). This chapter explores labour force participation and unemployment rates, sex differences in labour force participation and unemployment, change over the decade from 1986 to 1996, and changing patterns of employment by industry.

### Australian and overseas-born labour force participation

Overseas-born men had slightly lower labour force participation rates than Australian-born men in the years before the traditional age of retirement (55 to 64) and the years after (65 and over). At ages 60 to 64, for example, 47% of Australian-born men and 44% of overseas-born men were in the labour force. This pattern is consistent with that observed at younger ages. Overseas-born women, too, were less likely to be in the labour force, with the difference evident at all ages. Among women aged 55 to 59, for example, 44% of Australian-born women but only 38% of overseas-born women were in the labour force (Table 6.1).

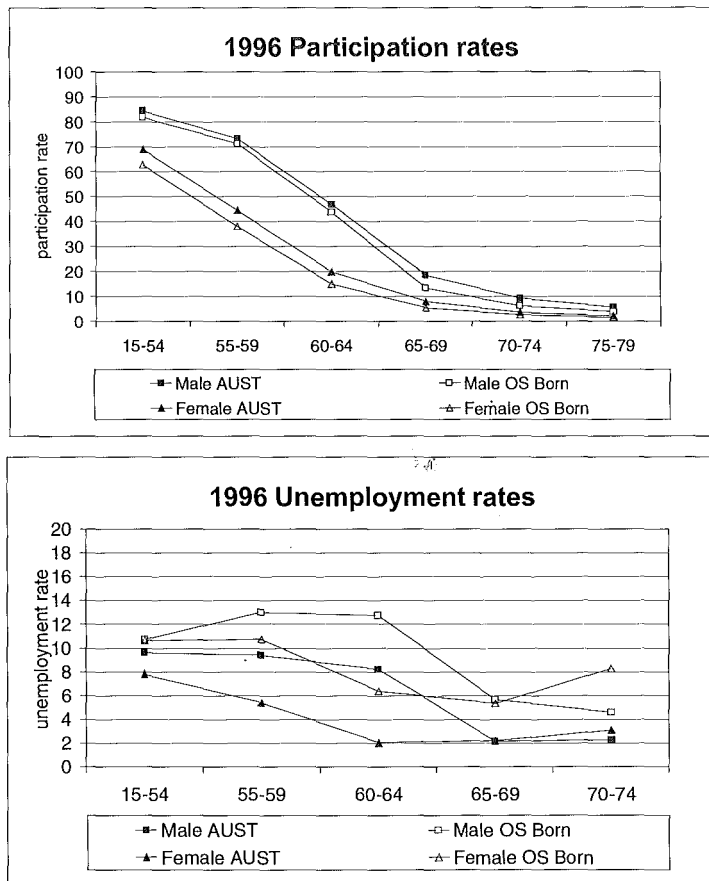
Overseas-born men not only had lower rates of labour force participation, they also had somewhat higher unemployment rates. This difference is more pronounced at older ages (55 and over). While overseas-born men aged 15 to 54 still had a higher unemployment rate than Australian-born men of that age (10.7% and 9.6% respectively), the difference was more marked at ages 55 to 59 (13% and 9.4% respectively) and 60 to 64 (12.7% and 8.2% respectively). This higher level of unemployment remains evident at more advanced older ages.

Table 6.1: Australian- and overseas-born persons aged 15 to 79: sex by labour force status and age, 1996 (%)

Birthplace	Labour force status	Age						Total
		15-54	55-59	60-64	65-69	70-74	75-79	
<b>Males</b>								
Overseas-born	Participation rate	81.1	71.1	43.7	13.3	6.1	3.7	68.1
	Unemployment rate	10.7	13.0	12.7	5.6	4.6		10.9
Australian-born	Participation rate	84.4	73.3	46.8	18.4	9.0	5.6	74.6
	Unemployment rate	9.6	9.4	8.2	2.1	2.3		9.5
<b>Females</b>								
Overseas-born	Participation rate	62.7	38.0	14.8	5.3	2.4	1.5	49.4
	Unemployment rate	10.6	10.7	6.4	5.3	8.2		10.5
Australian-born	Participation rate	69.0	44.3	19.6	7.8	3.4	1.9	57.3
	Unemployment rate	7.8	5.4	2.0	2.2	3.1		7.6

Source: ABS, 1996 Census, unpublished data.

Figure 6.1: Australian- and overseas-born persons aged 15 to 79: participation and unemployment rates by age and birthplace, 1996 (%)



Source: Table 6.1

Overseas-born women, too, have higher unemployment rates at all ages, and again the difference is more marked in the years after age 55 than in those before. Thus, at ages 15 to 54, 10.6% of overseas-born women and 7.8% of Australian-born women were unemployed, but at ages 55 to 59 the unemployment rate was 5.4% for Australian-born women and 10.7% for overseas-born women. This pattern continues at more advanced ages.

While in general the unemployment rates for overseas-born women are lower than those for overseas-born men, men have substantially higher labour force participation rates than do women.

## EP Groups and labour force participation

### Labour force participation

Table 6.2 presents data which breaks the overseas-born into EP Groups in order to explore labour force status among different groups of overseas-born. Until age 65 the male labour force participation rate was higher among EP Group 1 than among the Australian-born, but from 65 onward it fell below that of the Australian-born. The labour force participation rate for men in EP Group 2 was marginally lower than that of the Australian-born at virtually all ages, and lower than that for EP Group 1 up until age 65. EP Groups 3 and 4 both had substantially lower rates of labour force participation than the other three groups until age 65. So, among men aged 55 to 59, while 73% of Australian-born men and 79% of EP Group 1 were in the labour market, the comparable figure for EP Group 3 was 63% and for EP Group 4, 59%.

Among women, labour force participation rates for those in EP Group 1 were higher than those for the Australian-born at ages 55 to 59 (48% compared to 44%), but marginally lower thereafter. Older women in EP Groups 3 and 4 had lower levels of labour force participation than the other groups at all ages. So, for example, at ages 55 to 59 when 44% of Australian-born women and 48% of EP Group 1 women were still in the labour force, only 28% of women in EP Group 3 and 30% of women in EP Group 4 were similarly placed (Figure 6.3a).

### Unemployment

While at younger ages men in EP Group 1 had lower unemployment rates than their Australian-born counterparts, from age 55 onward their unemployment rate is higher (12.3% for EP Group 1 males aged 55 to 59 compared to 9.4% of Australian-born males at that age). In the older age groups (55 and over) EP Group 2 and 3 males had similar unemployment rates to those of EP Group 1, but EP Group 4 males had markedly higher unemployment rates—26.7% at ages 55 to 59, and 34.3% at ages 60 to 64. This pattern continued into older ages.

For women in EP Group 1 there was again a higher unemployment rate from age 55 onward (for those aged 55 to 59, 7.9% compared to 5.4% of the Australian-born). The unemployment rate was higher again for women in EP Group 2 (10.3% of those aged 55 to 59), in EP Group 3 (12.4% of those aged 55 to 59) and much higher in EP Group 4 (40.6% of those aged 55 to 59).

Table 6.2: Persons aged 15 to 79: labour force participation and unemployment rates by EP Group, sex and age, 1996 (%)

EP Group	15-54	55-59	60-64	65-69	70-74	75-79	Total
<b>Males</b>							
Participation rate							
EP 1	89.1	78.7	48.8	13.8	5.7	3.3	74.3
EP 2	81.7	72.9	44.5	14.0	7.2	4.2	69.7
EP 3	74.2	63.3	39.3	12.4	5.9	3.9	59.3
EP 4	73.7	59.2	35.9	13.7	6.1	4.4	67.0
Australia	84.4	73.3	46.8	18.4	9.0	5.6	74.6
Unemployment rate							
EP 1	8.3	12.3	12.4	4.0	3.9		8.8
EP 2	9.7	12.6	13.3	5.2	5.1		10.0
EP 3	13.5	12.8	10.9	5.0	4.3		13.1
EP 4	17.7	26.7	34.3	28.1	12.2		18.4
Australia	9.6	9.4	8.2	2.1	2.3		9.5
<b>Females</b>							
Participation rate							
EP 1	71.7	47.8	18.9	6.1	2.3	1.3	56.5
EP 2	63.6	39.1	15.3	5.3	2.6	1.8	51.4
EP 3	52.6	27.7	11.0	4.5	2.3	1.6	39.4
EP 4	53.8	30.2	11.9	5.5	3.1	1.5	46.8
Australia	69.0	44.3	19.6	7.8	3.4	1.9	57.3
Unemployment rate							
EP 1	7.2	7.9	3.5	2.7	5.1		7.1
EP 2	10.3	10.3	5.6	4.2	7.8		10.2
EP 3	13.3	12.4	7.2	6.5	9.7		13.0
EP 4	23.4	40.6	37.5	24.8	23.5		24.0
Australia	7.8	5.4	2.0	2.2	3.1		7.6

Source: ABS 1996 Census, unpublished data.

## Changing patterns of participation over time: males

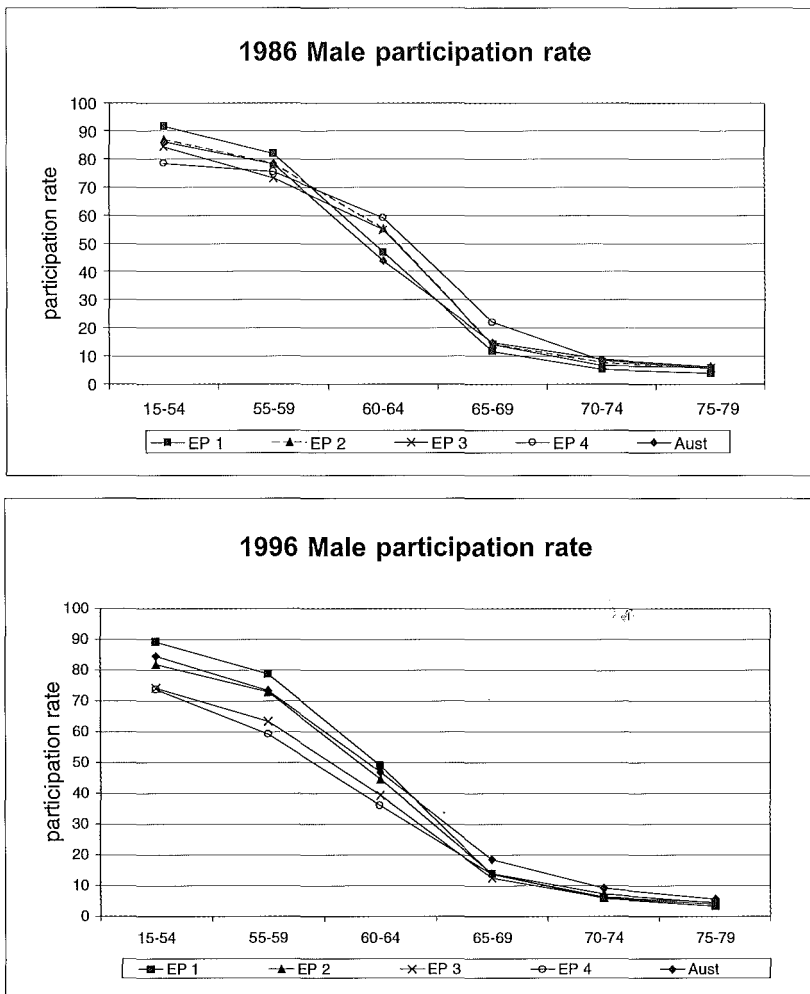
### Labour force participation

Between 1986 and 1996, labour force participation rates decreased for men born in Australia (from 76% to 75%), those in EP Group 1 (from 78% to 74%), those in EP Group 2 (from 77% to 70%), those in EP Group 3 (from 73% to 59%) and those in EP Group 4 (from 74% to 67%). While the fall was marginal for Australian-born men, it was more marked among each of the overseas-born groups, reaching its strongest trend among those in EP Group 3 (Appendix Table A6.1 and Table 6.2).

The trend did not occur evenly across all age groups, however. For the Australian-born and EP Group 1, there was a modest decrease among those aged 15 to 59, but a modest increase among those aged 60 to 69. For EP Group 2, there was a similar albeit slightly more marked decrease at ages 15 to 59, but, unlike the Australian-born and EP Group 1, the decrease became more pronounced at ages 60 to 64 (changing from 55% to 45%). EP Groups 3 and 4 showed a similar but somewhat stronger trend to that observed in EP Group 2.

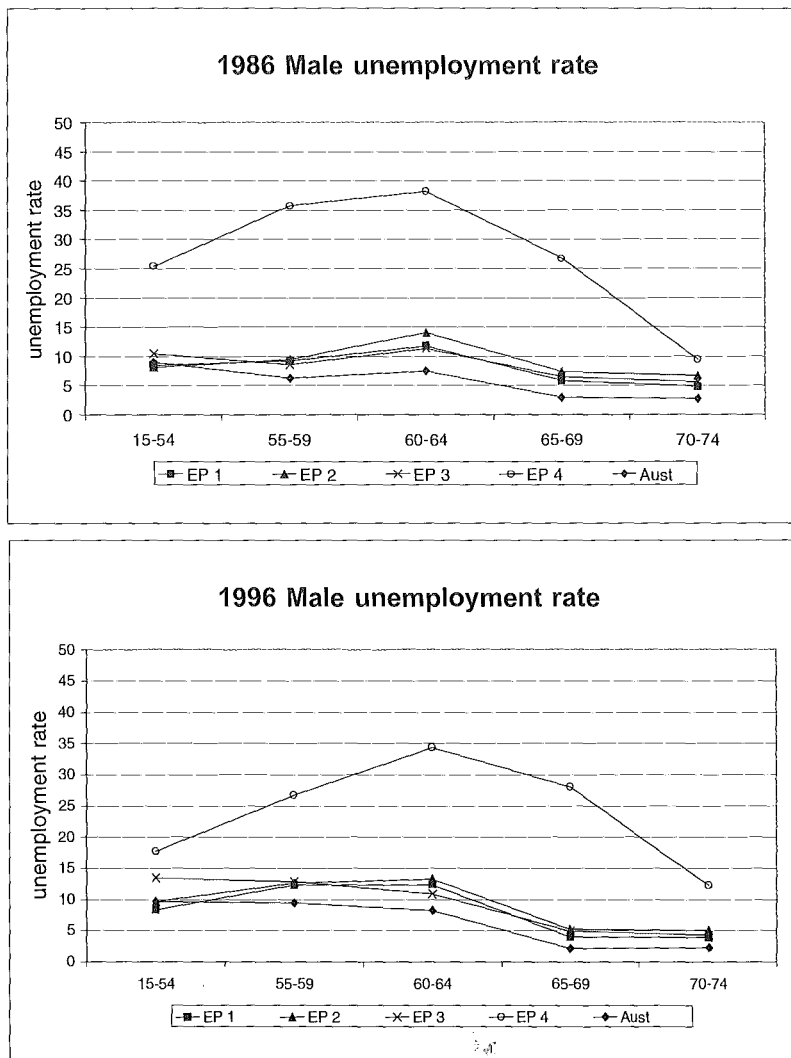
These data suggest that the labour force participation rate of men from EP Groups 2, 3 and 4 has been falling in all age groups, and falling faster than that among men in EP Group 1 and those born in Australia. They also suggest that the effect is particularly pronounced at ages 60 to 65, thereby reducing the number of years available to men in these groups to accumulate savings and superannuation for their support at older ages.

Figure 6.2a: Males: participation rate by age and EP Group (%)



Source: Appendix Table A6.1

Figure 6.2b: Males: unemployment rates by age and EP Group (%)



Source: Appendix Table A6.1.

## Unemployment

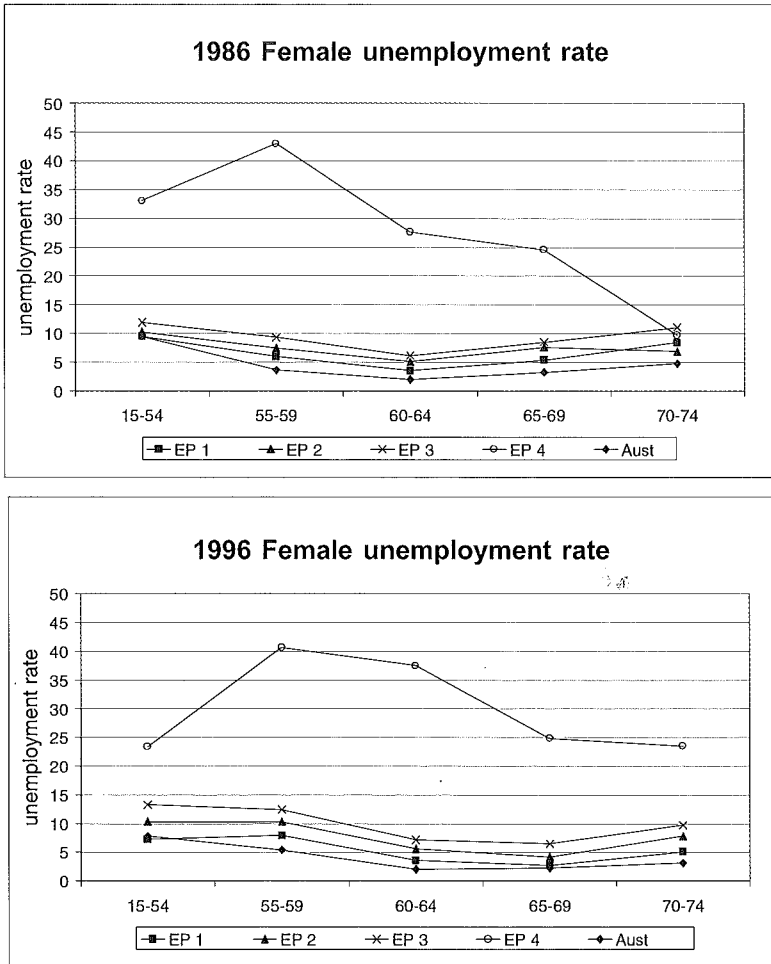
For unemployment, the pattern is not quite so clear. Focusing on the ages 15 to 64, the data show that unemployment was higher among the Australian-born in 1996 than it was in 1986 at all ages. For EP Group 1, unemployment was higher in 1996 for those aged 55 to 64, for EP Groups 2 and 3 it was higher in 1996 for those aged 15 to 59 but lower at ages 60 to 64, and for EP Group 4 unemployment was lower in 1996 than it was in 1986 for men aged 15 to 64. Men in EP Group 4 and those aged 60 to 64 in EP Groups 2 and 3 thus appear to have done better in terms of lower unemployment, but the preceding data on labour force participation suggest that, particularly at older ages, this may be largely a discouraged job seeker effect, with men at older ages withdrawing from the labour market.

## Changing patterns of participation over time: females

### Labour force participation

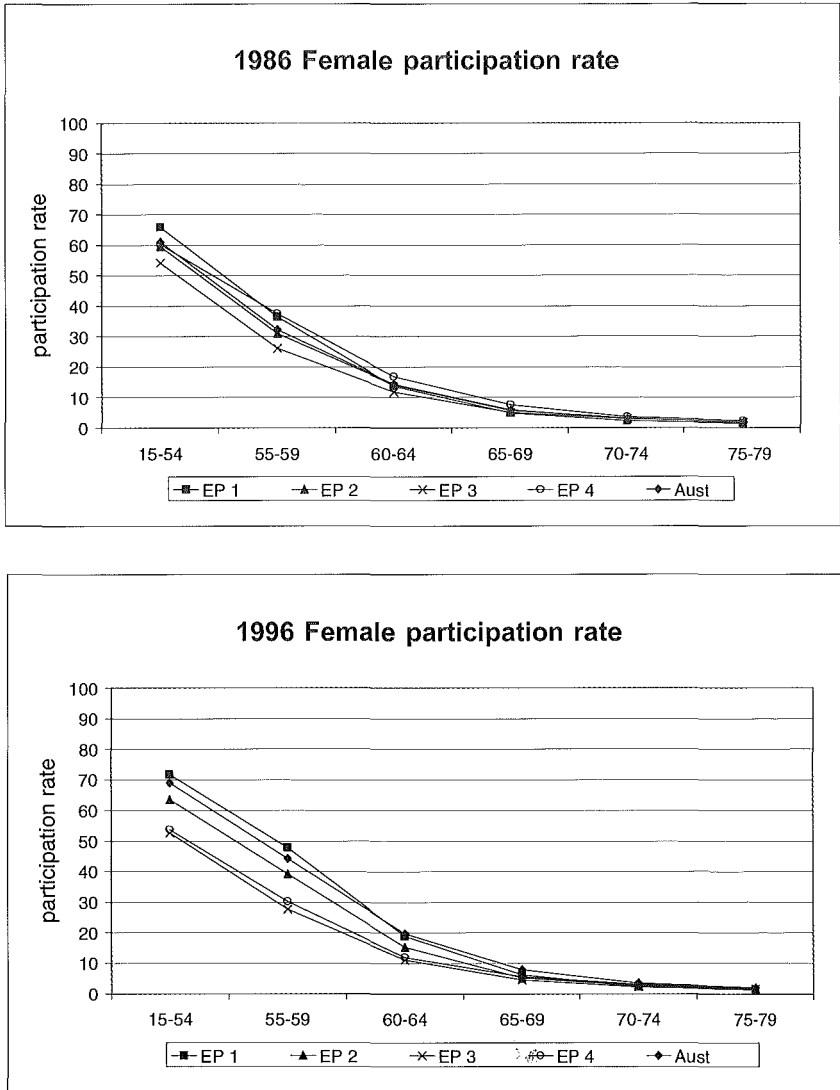
Between 1986 and 1996 the labour force participation rates of women born in Australia, and those in EP Groups 1 and 2 increased, while that for women in EP Groups 3 and 4 decreased. In 1986 49% of Australian-born women were in the labour force and by 1996 this figure had increased to 57%. This contrasts with the pattern for women in EP Group 3, among whom 44% were in the labour force in 1986 but only 39% in 1996, and women in EP Group 4 among whom 52% were in the labour force in 1986 but only 47% in 1996. The labour force participation patterns of women in EP Groups 3 and 4 thus diverged from those of women in the other three groups over the decade under study here. The effects appeared to be spread relatively evenly across all age ranges.

Figure 6.3a: Females: unemployment rates by age and EP Group (%)



Source: Table 6.2 and Appendix Table A6.1.

Figure 6.3b: Females: participation rate by age and EP Group (%)



Source: Table 6.2 and Appendix Table A6.1.

## Unemployment

Unemployment rates generally went down for women from EP Groups 1 and 4 and those who were Australian-born. Despite this decrease, however, women from EP Group 4 continued to have far higher unemployment rates than those for other groups (24% compared to 7.6% for the Australian-born). Unemployment rates were relatively stable among women from EP Group 2, but increased among women from EP Group 3. Where unemployment rates did decrease, most of the improvement occurred at younger age groups, however, with either an increase or no change in the unemployment rates among women aged 55 to 64.



## Changing patterns of employment by industry

The main trend in terms of the employing industry concerns manufacturing. Among Australian-born men, there has been a marginal decrease in the proportion involved in manufacturing (from 9.3% in 1986 to 8.4% in 1996), but the proportions of Australian-born men involved in manufacturing are generally lower than are the proportions of overseas-born men. For EP Group 1, the percentage of men employed in manufacturing dropped from 13.0% to 10.7%, and the effect was concentrated on those aged 45 to 54. For EP Group 2 the drop was from 16.8% to 13.5% and the decrease was concentrated on those aged 45 to 64. For EP Group 3 the proportion involved in manufacturing fell from 18.3% to 11.5%, and here all age groups were affected. For EP Group 4 the reverse trend was observed, with the proportion involved in manufacturing increasing from 17.6% to 19.4%. In general, EP Groups 2, 3 and 4 were more heavily engaged in employment in the manufacturing industry than were Australian-born males or those from EP Group 1.

For women, the major industry related trends were a decrease in the proportion of women from EP Group 3 engaged in the manufacturing industry, and a modest increase in the proportion from EP Group 4.

## Summary

Overseas-born men and women have slightly lower labour force participation rates and somewhat higher unemployment rates than do Australian-born men and women, particularly in the traditional 'pre-retirement' years from age 55 onward. But men and women in EP Group 1 had either higher or similar levels of labour force participation to those of the Australian-born; it was those from EP Group 2, and in particular from EP Groups 3 and 4, who were characterised by lower rates of labour force participation. All overseas-born groups had higher unemployment rates than did the Australian-born from age 55 onward; this finding is noteworthy as until age 55 those from EP Group 1 have lower levels of unemployment than the Australian-born. The levels of unemployment were highest among men from EP Group 4 and women from EP Groups 3 and 4. These differences are sufficient to adversely impact on the capacity for self-provision among immigrants from EP Groups 2, 3 and 4, particularly at older ages.

Over the decade from 1986 to 1996, labour force participation rates fell for men, but the fall was more pronounced in the overseas-born groups, reaching its strongest point among men from EP Group 3. The effect was particularly strong among men aged 60 to 64 for those in EP Groups 2, 3 and 4. Over the same period, labour force participation rates increased for women from EP Groups 1 and 2 and for the Australian-born, but fell for those from EP Groups 3 and 4. Over the same decade, while the proportions of Australian-born and EP Groups 1, 2 and 3 employed in manufacturing industry decreased, the proportion of those in EP Group 4 increased.

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## 7 Income and housing

### Introduction

Income and housing tenure are two important determinants of economic well-being at older ages. Income during the working life provides the basis for savings and investment, and income in old age is a consequence of life long patterns of labour force participation and income levels. Home ownership levels are comparatively high in Australia, and home ownership is a very important form of saving for old age, combining the advantages of present consumption with an effective form of superannuation (Castles 1994). The role of home ownership in providing income security in old age is often overlooked in international comparisons of welfare state functioning, but its value for Australians in increasing disposable income and providing financial security in old age has been long recognised (Kendig 1990). This chapter examines income levels for men and women in each of the EP country groupings, income levels in the years before and after retirement, and home ownership levels for men and women at different ages.

### Income

Men aged 55 and over from EP Groups 1 and 2 had very similar weekly incomes to those of Australian-born males. Males in EP Groups 3 and 4 had lower weekly incomes, and this was particularly evident for those in EP Group 4. EP Group 4 was characterised by a much larger proportion of men receiving less than \$80 per week, an amount below the Aged Pension level. These are likely to include immigrants not yet eligible for the Aged Pension, including those sponsored under a family reunion program, with a guarantee of maintenance provided by children or a sponsoring family member. In general, ten years of residence in Australia is a requirement in order to be eligible for the Age Pension.

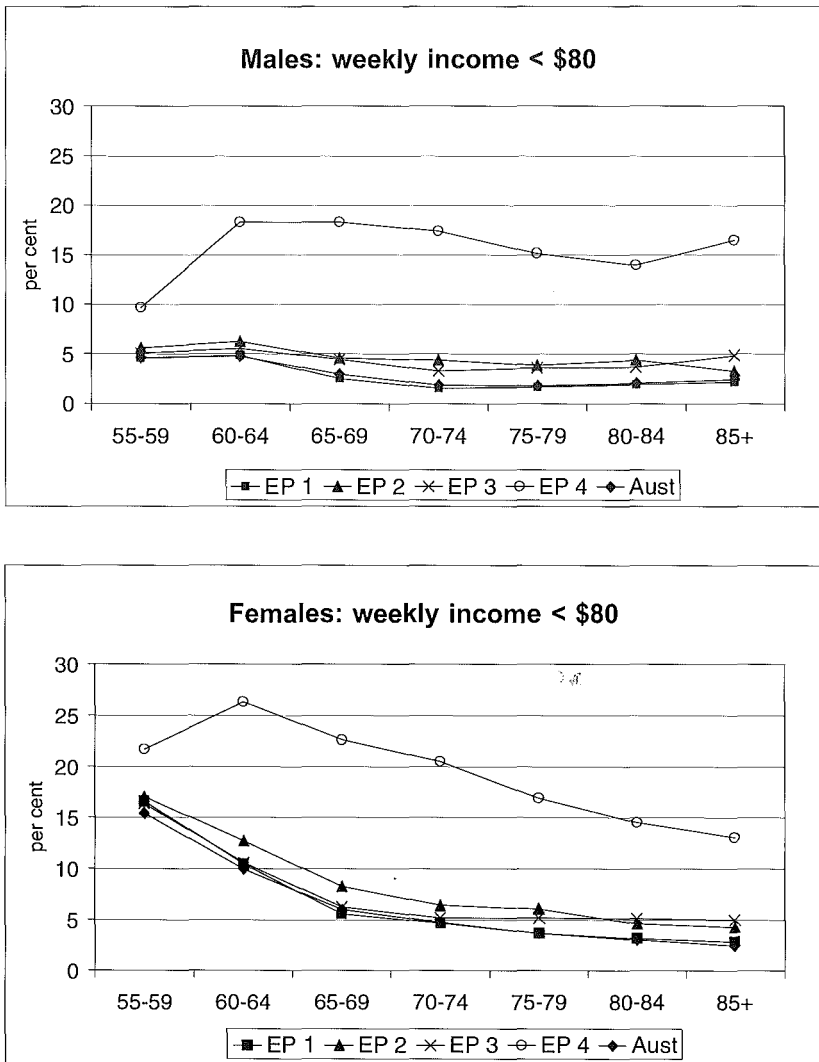
While on average less than 5% of people in the 55 and over age group received less than \$80 per week, this proportion was 16% for men in EP Group 4. Men from EP Group 4 were also somewhat more likely to have incomes in the second lowest category (42%) than those in EP Group 3 (36%), and both groups had income profiles lower than those for EP Groups 1 and 2 and for the Australian-born (Figure 7.1 and Appendix Table A7.1).

For women, a similar picture was evident. Women in EP Group 4 were much more likely than the Australian-born to be in receipt of a weekly income of less than \$80 per week (21% compared to 7%). Women in EP Groups 3 and 4 were also more likely to be in the second lowest income category than were other groups (38% in this category compared to 30% of EP Group 2, 26% of EP Group 1 and 25% of the Australian-born) (Figure 7.1 and Appendix Table A7.2).

## Income, age and sex

Not surprisingly, women generally had lower weekly incomes than did men. For women, incomes tended to move toward the amount of the pension by 65 and older ages; they were increasingly less likely to be earning very low or higher incomes. Thus the proportion receiving less than \$80 a week decreased at older ages for all groups of women except those in EP Group 4 (where the decline did not set in until age 75). At age 55 to 59, 16% of women in EP Group 3 were receiving a weekly income of less than \$80 per week, but by age 85 and over this had decreased to only 5%. This is likely to be the effect of male breadwinners at earlier ages, and receipt of the pension at more advanced old age.

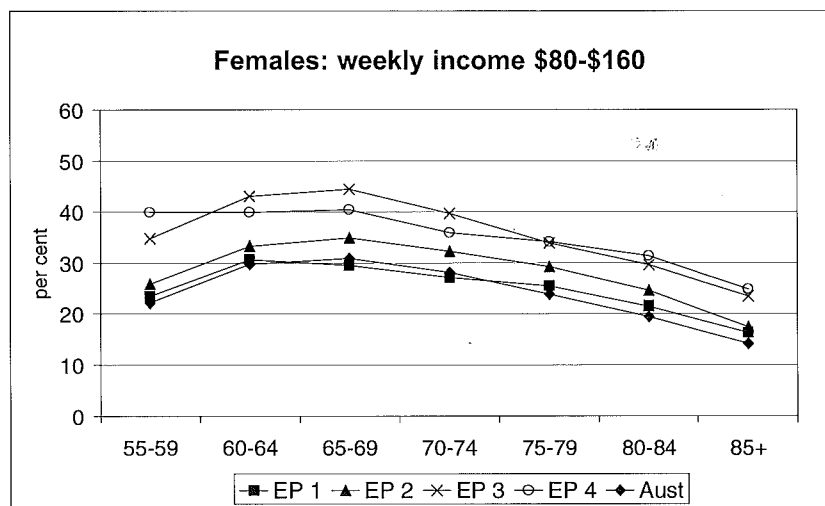
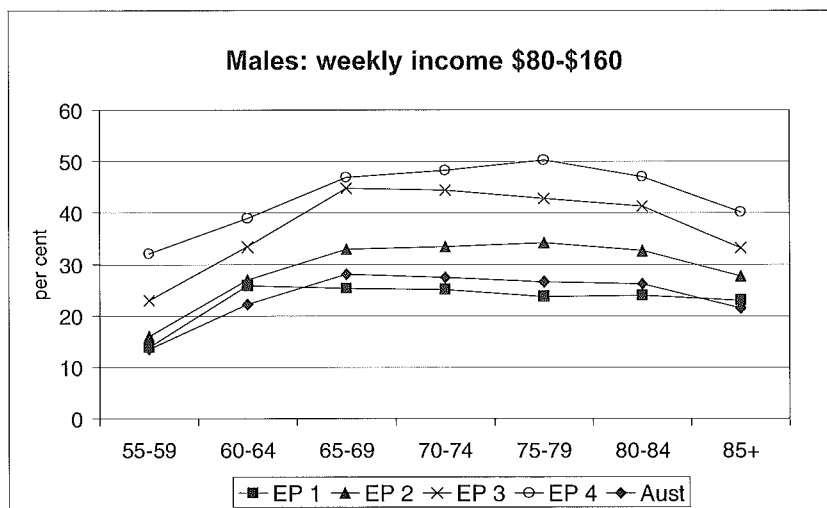
Figure 7.1a: Persons aged 55 and over: EP Group by income, age and sex, 1996 (%)



Source: Appendix Tables A7.1, A7.2.

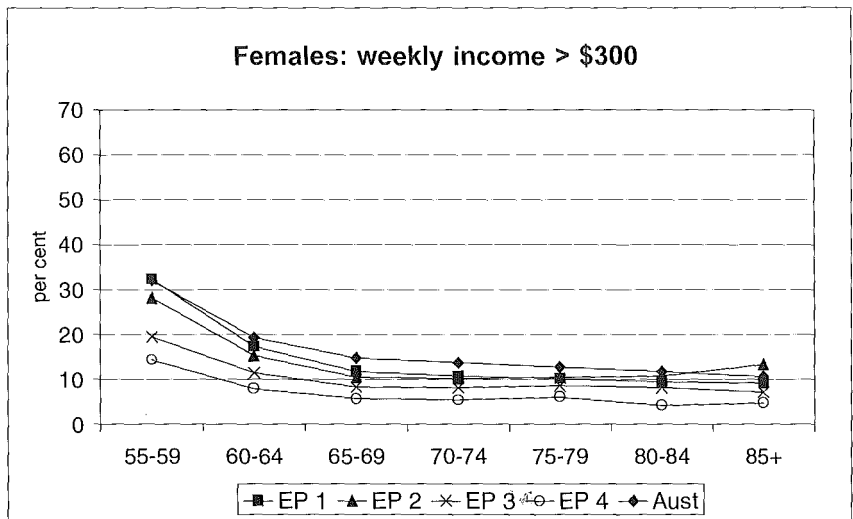
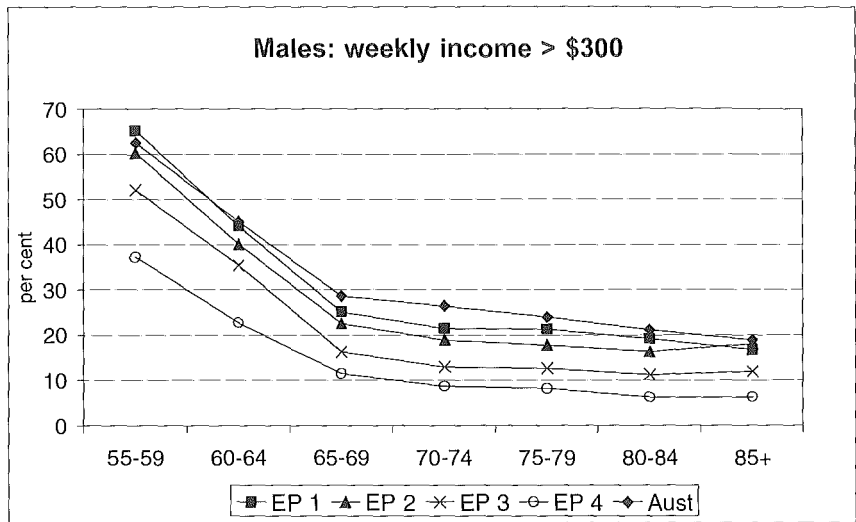
For men, the proportion receiving less than \$80 per week generally reduced at older ages, but it was always a very small proportion of the population. This finding is also true of men in EP Group 4, but the proportions affected are notably higher. This is likely to be the result of persons continuing to migrate at older ages (probably under sponsored family reunion provisions), who have not yet been resident in Australia for the ten years required to be eligible for the Age Pension. Overall, there were fewer men on very high or very low incomes at the more advanced stages of old age.

Figure 7.1b: Persons aged 55 and over: EP Group by income, age and sex, 1996 (%)



Source: Appendix Tables A7.1, A7.2.

Figure 7.1c: Persons aged 55 and over: EP Group by income, age and sex, 1996 (%)



Source: Appendix Tables A7.1, A7.2.

Pre-retirement incomes are of particular interest with regard to the likely future ability to be independent in old age. There was a clear gradient of decreasing income related to decreasing English proficiency level amongst males in the 55 to 59 year old age group. Thus, while only 18% of the Australian-born reported incomes of less than \$160 per week, and 19% of EP Group 1, the figures for the remaining three groups increased quite sharply. In EP Group 2 22% of men had incomes of less than \$160 per week, in EP Group 3 the proportion was 28%, and for EP Group 4 it was 42%. A similar gradient was evident for women, although the proportions were larger than those for men for all groups. Thus 38% of Australian-born women aged 55 to 59 received less than \$160 per

week, but this proportion increased to 40% of EP Group 1, 43% of EP Group 2, 51% of EP Group 3 and 62% of EP Group 4.

## Housing

Home ownership was highest among people in EP Group 3, at 76% of those aged 55 and over. This was followed by the Australian-born, at 70%, EP Group 2 at 67%, and EP Group 1 at 62%. People aged 55 and over in EP Group 4 had substantially lower home ownership rates than did all others, at only 47%. A sizeable proportion of EP Group 4 were still buying their own home (18%), almost twice the proportion in all other groups at this age. Those in Group 4 were also much more likely to be renting (29%), compared to 11% of the Australian-born, 17% of EP Group 1, 15% of EP Group 2 and 10% of EP Group 3 (Table 7.1). This pattern of home ownership appears to be affected by the years of arrival for different immigrant communities. Thus, immigrants in Group 4 have low rates of home ownership and are also more likely to be comparatively recent arrivals (eg the Vietnamese and Chinese), while those in Group 3 have high rates of home ownership and belong to more established communities (eg the Greeks and Italians).

## Housing, age and sex

The home ownership patterns were very similar for men and women; this finding is not surprising given the high proportion of married couples (or widowed persons) in these age categories. Women overall had marginally lower home ownership rates than men, but this effect was in fact an averaging out of having higher rates at younger ages (consistent with having a spouse older than themselves) and lower rates at older ages (presumably a result of higher rates of institutionalisation).

The vast majority (90%) of Australian-born owner/purchasers owned their home outright by the time they were 60. In EP Group 1, 83% of owner/purchasers owned their home outright by age 60, in EP Group 2 it was 88%, in EP Group 3 it was 92% and in EP Group 4 only 72%. Thus, those in EP Group 4 are more likely to be in households with mortgage payments at older ages than are all other groups.

Table 7.1: Persons aged 55 and over: EP Group by tenure status, 1996 (%)

EP Group	Tenure						Total
	Being purchased	Fully owned	Not applicable	Not stated	Other	Rented	
EP 1	10.5	62.3	5.6	2.3	2.4	16.9	466,255
EP 2	9.7	67.1	3.5	3.1	1.8	14.8	223,209
EP 3	5.9	76.4	2.9	3.4	1.3	10.1	402,816
EP 4	17.8	47.0	2.0	2.4	2.0	28.9	47,341
Australia	7.4	69.9	6.4	2.6	2.6	11.1	2,334,668

Source: ABS 1996 Census, unpublished data.

## Summary

Men and women in EP Groups 1 and 2 had similar incomes to those of the Australian-born. People in EP Groups 3 and 4 tended to have lower incomes, and this effect was most obvious for those in EP Group 4. Pre-retirement incomes also varied with EP Group, with those in EP Groups 2, 3 and 4 being on lower pre-retirement incomes than those in EP Group 1 or the Australian-born. Women in all groups had lower incomes than did men. These findings have clear implications for the capacity for independence and self-funding among the overseas-born (particularly those in EP Group 4) in old age.

People in EP Group 4 had substantially lower rates of home ownership than other groups, while people in EP Group 3 had the highest rates of home ownership. Of owner/purchasers, people in EP Group 4 were most likely to be still buying their homes at age 60, and people in EP Group 3 were least likely to be doing so. There was also a larger proportion of renters in EP Group 4. People in EP Group 1 had somewhat lower levels of home ownership than those in EP Groups 2 and 3 and the Australian-born. Taking income and housing together, both EP Groups 3 and 4 were disadvantaged in terms of income, but EP Group 3 had the protection afforded by high levels of home ownership in old age, while people in EP Group 4 suffered the additional disadvantages attendant on low rates of home ownership.



## 8 Pensions, retirement and superannuation

### Introduction

Labour force participation rates among 'mature' male workers have been dropping for some 25 years, although recent years have seen a stabilisation or indeed reversal in some age groups of that trend (Encel 1997, Rosenman and Warburton 1997). For women, the picture has been somewhat different, with increasing labour force participation at older ages. Retirement income is closely linked to past labour force participation; the earlier retirement occurs the fewer years of paid work are available for the accrual of assets, and of superannuation benefits. Moreover, as life expectancy has increased, so too have the number of years likely to be spent in retirement, dependent on the assets and superannuation acquired during working life. While superannuation coverage has increased dramatically in recent years (Gibson et al 1999), the relative disadvantage suffered by those with low levels of superannuation coverage in the past will take some years to work through the system. Moreover, superannuation will not provide a sizeable payout to the average beneficiary until well into this century (Bishop 1999b). Women (Rosenman and Warburton 1997) and immigrants from Southern and Eastern Europe (McCallum 1990) have previously been identified as 'losers' in terms of retirement income; the material presented in this chapter explores the retirement income source, retirement patterns and superannuation coverage of men and women from non-English-speaking and main English-speaking countries.

### Pensions

In Australia in 1999 there were 1,715,792 persons receiving the Aged Pension. The proportion of the population receiving the Aged Pension for each EP Group is presented in Table 8.1. For men, the proportion receiving the Age Pension is highest in EP Group 3 at 91%, followed by EP Group 2 (84%). EP Group 1 and the Australian-born had similar levels (58% and 57% respectively), while those in EP Group 4 had a much lower proportion at 49%. For women, the same pattern is evident. It should be recognised that a proportion of people (particularly Australian-born males) would be receiving a Veterans' Affairs pension, which is not included in these statistics. This means that the proportion receiving an age-related pension is likely to be higher in that group. The low proportion of people from EP Group 4 receiving an Aged Pension is difficult to interpret, as a number of factors may be operating. On the basis of data on income, superannuation and housing presented elsewhere in this report, it seems unlikely that a larger than average proportion of this group would be ineligible by virtue of the means test. A more likely explanation is that a proportion of those in EP Group 4 migrated at older ages (some undoubtedly under family reunion provisions) and have not yet been resident in Australia for the ten years required for eligibility. Another possible explanation is that of cultural beliefs and practices, which involve a preference for family rather than government support. There remains also the possibility that some may be unaware of their eligibility for the Aged Pension due to language barriers.

Table 8.1: Persons in receipt of the Aged Pension, 1999 (%)

EP Group	Males	Females	Persons
EP 1	57.8	63.2	61.1
EP 2	84.3	77.3	80.0
EP 3	91.1	81.6	85.7
EP 4	49.3	55.9	53.5
Australia	57.4	62.4	60.6
Total*	63.5	65.4	64.7

\* Total includes persons with missing birthplace data.

Source: Dept of Family & Community Services, unpublished data 1999.

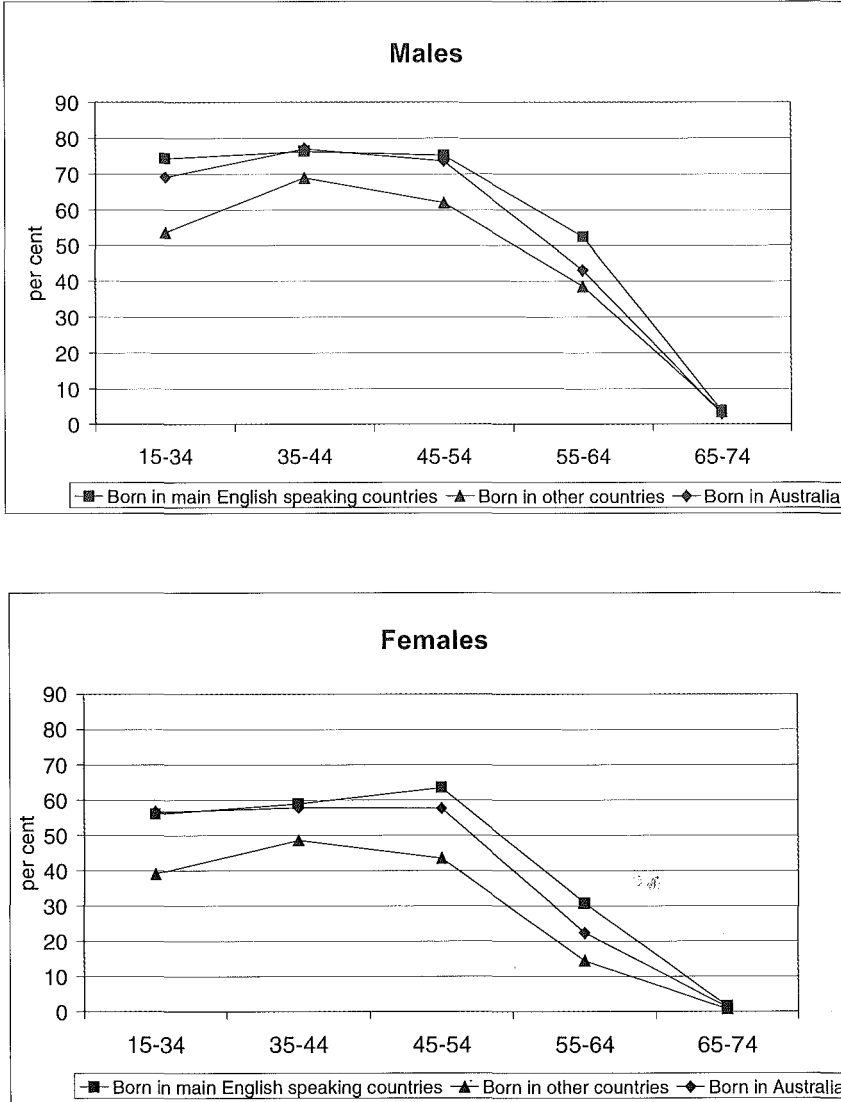
### Superannuation coverage

People from non-English-speaking countries were less likely to have superannuation coverage than those from main English-speaking countries or the Australian-born. In 1995, 63% of the Australian-born males and those from main English-speaking countries had superannuation, while only 51% of males from non-English-speaking countries did so. This picture changes somewhat if individual age groups are examined—within age groups, immigrants from main English-speaking countries actually have higher rates of superannuation coverage from age 45 onward than the Australian-born. Those from non-English-speaking countries continue to be at a disadvantage, but the extent of that disadvantage is somewhat reduced. Women have substantially lower rates of superannuation coverage than do men in all categories; in 1995 only 34% of women from non-English-speaking backgrounds had superannuation coverage. Levels of superannuation have been improving rapidly, however, and it is likely that these levels have increased for all groups in recent years (Figure 8.1 and Appendix Table A8.1).

Levels of coverage generally did not vary according to the number of years since arrival, with the exception of those who arrived since 1991. According to the 1995 ABS Superannuation Survey, only 39% of those who arrived since 1991 had superannuation coverage, compared with between 49% and 55% of those who arrived between 1961 and 1991. This pattern was consistently present at all age groups. Those who arrived prior to 1961 also had relatively low levels of superannuation, but this is likely to be a consequence of their age structure (older workers having lower levels of superannuation) than anything else. This pattern suggests that recent migrants are less likely to have access to superannuation coverage, but gives no indication as to whether this pattern is likely to persist for this particular entry cohort, or whether their circumstances may improve with greater length of residence in Australia. Given that English proficiency improves with length of residence (see Chapter 4), and the likelihood of unemployment decreases as English proficiency improves and length of residence increase (Miller and

Neo 1997), there is some basis for expecting an improvement over time in their superannuation status. However, the number of years of accumulated benefit will remain shorter even for those who do acquire coverage in later years.

Figure 8.1: Persons aged 15 to 74: superannuation coverage by age and birthplace, 1995 (%)



Source: Appendix Table A8.1.

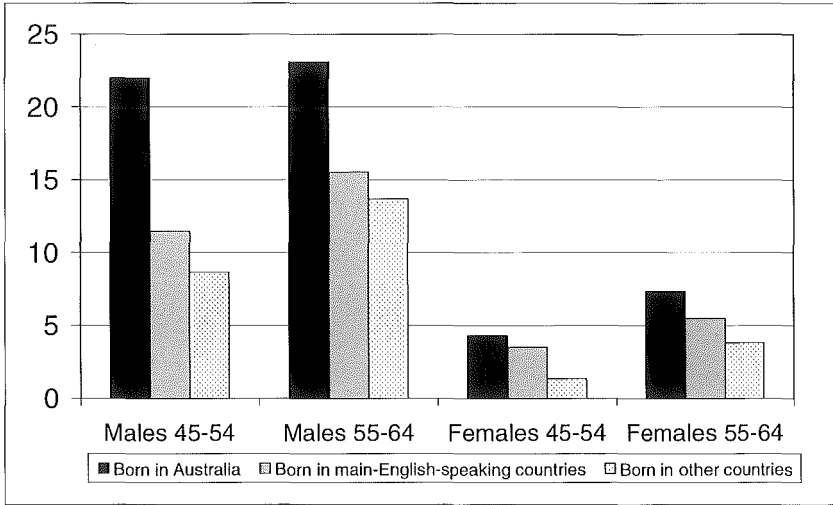
Table 8.2: Population with superannuation coverage: period of arrival by age and sex, 1995 (%)

Period of arrival	15-34	35-44	45-54	55-64	65-74	Total
<b>Males</b>						
Arrived before 1961	0.0	79.6	74.4	43.8	4.1	42.0
Arrived 1961-1970	75.2	74.3	66.9	43.6	2.6	58.3
Arrived 1971-1980	66.2	66.6	63.9	48.5	5.5	61.1
Arrived 1981-1990	59.2	77.0	66.1	40.6	1.8	63.0
Arrived 1991 to survey date	51.7	58.6	48.6	32.0	0.0	50.7
<i>Total</i>	67.6	75.6	71.3	43.3	3.2	60.9
<b>Females</b>						
Arrived before 1961	0.0	61.1	62.0	16.1	1.2	29.6
Arrived 1961-1970	50.8	59.9	41.9	24.8	2.1	39.5
Arrived 1971-1980	58.1	50.1	54.1	25.4	0.0	48.7
Arrived 1981-1990	46.0	53.9	52.7	19.9	0.0	45.7
Arrived 1991 to survey date	27.4	34.4	32.2	12.2	0.0	27.6
<i>Total</i>	54.3	56.3	55.5	21.8	1.3	45.5
<b>Persons</b>						
Arrived before 1961	0.0	70.8	68.3	31.6	2.8	36.3
Arrived 1961-1970	62.3	67.4	54.9	34.6	2.3	49.1
Arrived 1971-1980	62.0	58.4	59.5	37.2	2.6	55.0
Arrived 1981-1990	52.5	65.3	59.7	29.7	0.7	54.2
Arrived 1991 to survey date	39.1	46.4	40.4	19.4	0.0	38.7
<i>Total</i>	61.0	65.9	63.5	32.6	2.2	53.2

Source: ABS 1995 Superannuation survey, unpublished data.

While being part of a superannuation scheme is an important indicator of future well-being in old age, the number of years over which one has been part of a scheme is the important indicator of the likely benefit on retirement. Looking at the proportion of those with coverage who have at least a 20 years contribution record shows that the Australian-born have a considerable advantage over those born overseas (Figure 8.2 and Appendix Table A8.2). While 22% of Australian-born males aged 45 to 54 with superannuation coverage had a 20 year contribution history, the comparable figures for those from main-English-speaking countries and non-English-speaking countries were 12% and 9% respectively. For those aged 55 to 64, in their pre-retirement years, 23% of the Australian-born had at least 20 years of coverage, compared to 16% of those from main English-speaking countries and 14% of those from non-English-speaking countries. There is a similar pattern for women, but the proportions of those covered who had at least a 20 year contribution history were extremely low in all categories, at less than 10%.

Figure 8.2: Persons contributing to superannuation for 20 or more years by age, 1995 (as a percentage of people covered)



Source: Appendix Table A8.2.

## Retirement

Recent years have seen an increase in the level of unemployment or involuntary departure from the labour force among male mature age workers. Exclusion from paid work, whether through unemployment or involuntary ‘retirement’, reduces the numbers of years over which savings and superannuation benefits can accrue. According to the ABS 1997 Survey of Retirement and Retirement Intentions, men from non-English-speaking countries were more likely to have retired at ages 45 to 54 than those born in Australia or in main English-speaking countries. Some 23% of males born in non-English-speaking countries retired between the ages of 45 and 54, compared to only 18% of Australian-born males and 17% of males born in main English-speaking countries (Table 8.3 and Figure 8.3). Women born overseas (whether in main English-speaking countries or elsewhere) were also marginally more likely than their Australian-born counterparts to retire early, but the trend is extremely modest.

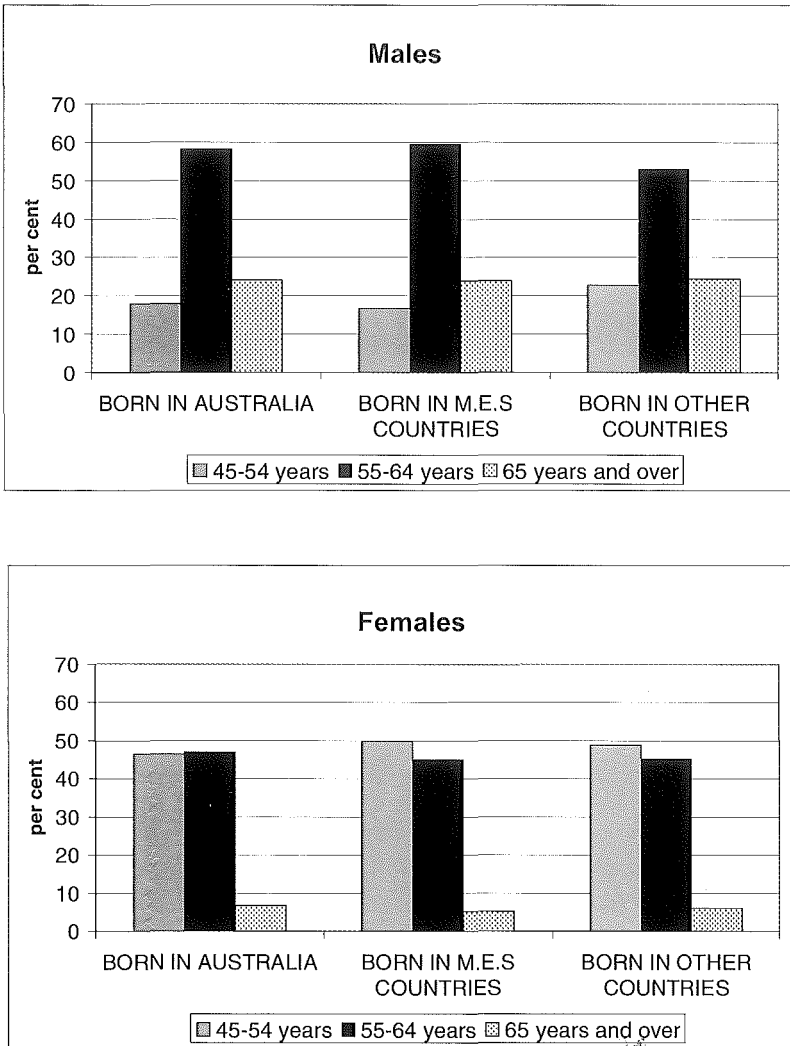
Table 8.3: Age at retirement from full-time work by birthplace, 1995 (%)

Birthplace	45–54 years	55–64 years	65 years and over	Total (N)
<b>Born in Australia</b>				
Males	17.9	58.2	24.0	784,974
Females	46.4	46.9	6.8	560,319
Persons	29.7	53.5	16.8	1,345,293
<b>Born in main English-speaking countries</b>				
Males	16.6	59.5	23.8	169,573
Females	49.7	44.9	5.3	141,936
Persons	31.7	52.9	15.4	311,509
<b>Born in other countries</b>				
Males	22.8	52.9	24.3	251,286
Females	48.8	45.1	6.1	171,453
Persons	33.3	49.8	16.9	422,739
<b>Total</b>				
Males	18.7	57.3	24.0	1,205,833
Females	47.4	46.2	6.4	873,708
Persons	30.8	52.6	16.6	2,079,541

Source: ABS 1997 Retirement and Retirement Intentions Survey, unpublished data.

Of those males who had retired at ages 45 to 54, the majority had done so because they had been retrenched (72%). Those from a non-English-speaking background were somewhat more likely to give as their reason for retirement that they had been retrenched (76%) than those born in Australia or the main English-speaking countries (70%). This trend intensified at ages 55 to 64, in which 59% of those from non-English-speaking countries, but only 42% of those from main English-speaking countries and 43% of those from Australia had retired as a result of retrenchment (Table 8.4).

Figure 8.3: Age at retirement by birthplace (%)



Source: Table 8.3.

This trend was also strongly present among women aged 45 to 54. Over half (51%) the women from non-English-speaking countries who had retired at ages 45 to 54 had done so as a result of retrenchment, compared to only 35% of those from main English-speaking countries and 33% of those born in Australia. There was no marked difference in the 55 to 64 year old category.

Table 8.4: Persons aged 45 to 64 retired from the labour force who were retrenched: birthplace by age at retirement from full-time work and sex, 1995 (%)

	Age at retirement from full-time work		
	45-54 years	55-64 years	Total
<b>Males</b>			
Born in Australia	70.0	43.1	49.5
Born in main English-speaking countries	70.2	41.7	47.9
Born in other countries	75.8	58.7	63.8
<i>Total</i>	<i>71.5</i>	<i>45.9</i>	<i>52.2</i>
<b>Females</b>			
Born in Australia	32.9	23.8	28.3
Born in main English-speaking countries	35.3	24.8	30.3
Born in other countries	50.5	29.0	40.2
<i>Total</i>	<i>36.9</i>	<i>25.0</i>	<i>31.0</i>

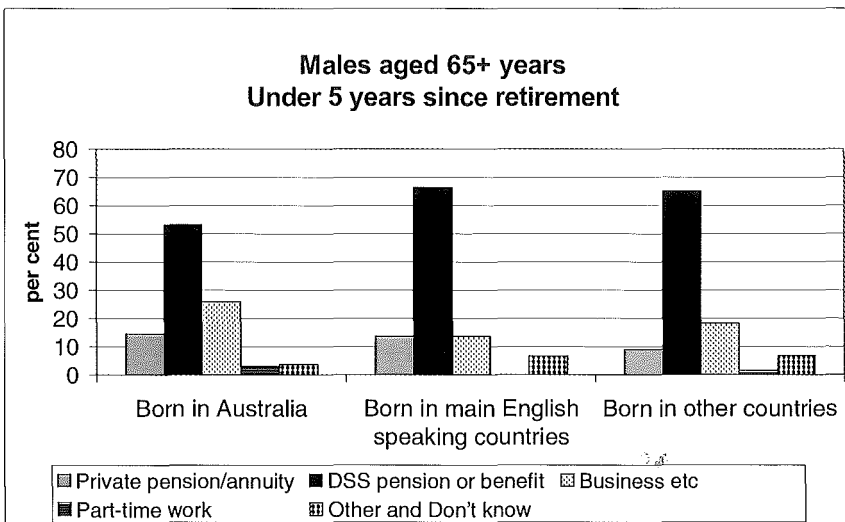
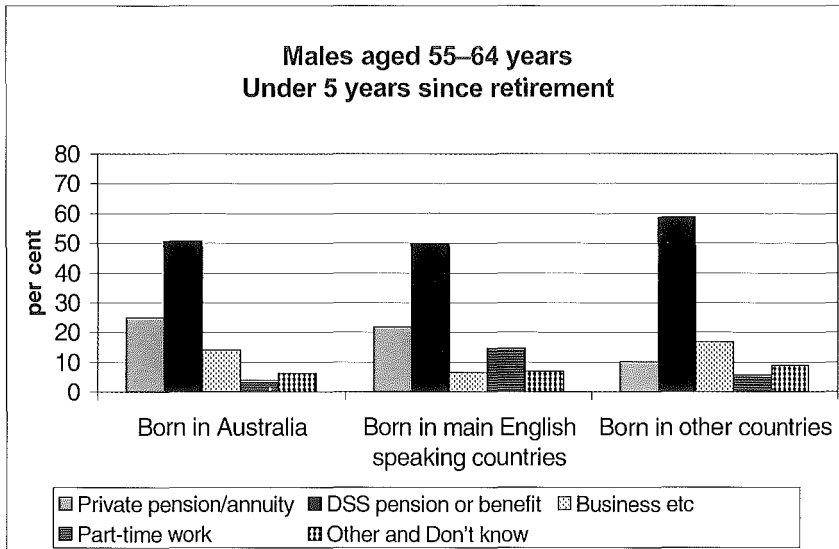
Source: ABS 1997 Retirement and Retirement Intentions survey, unpublished.

## Retirement and income

For retired persons aged 65 and over, the most common source of income was a government pension or benefit. This proportion was higher among men born in main English-speaking countries (73%) and in non-English-speaking countries (74%) than it was among the Australian-born (66%). The Australian-born were more likely to have a private pension or annuity (via superannuation or another source) (17%) than those from main-English-speaking countries (14%) or non-English-speaking countries (10%). These figures changed when length of time since retirement was taken into account. Those men who had been retired for more than five years were more likely to be receiving a government pension or benefit (70% of those retired five years or more compared to 57% of those who had been retired for less than five years). Those who had been retired for less than five years were more likely to be using income derived from savings, a business, or the sale of assets. The difference between the Australian-born and overseas-born was more marked among recent retirees; Australian-born men within five years of retirement were more likely to be deriving income from savings, assets or a business. Over time, all groups were increasingly reliant on government pensions or benefits. A similar pattern was evident for women, although the proportions dependent on the Aged Pension were, as expected, higher than those for men (Figures 8.4 and 8.5, Appendix Table A8.3).



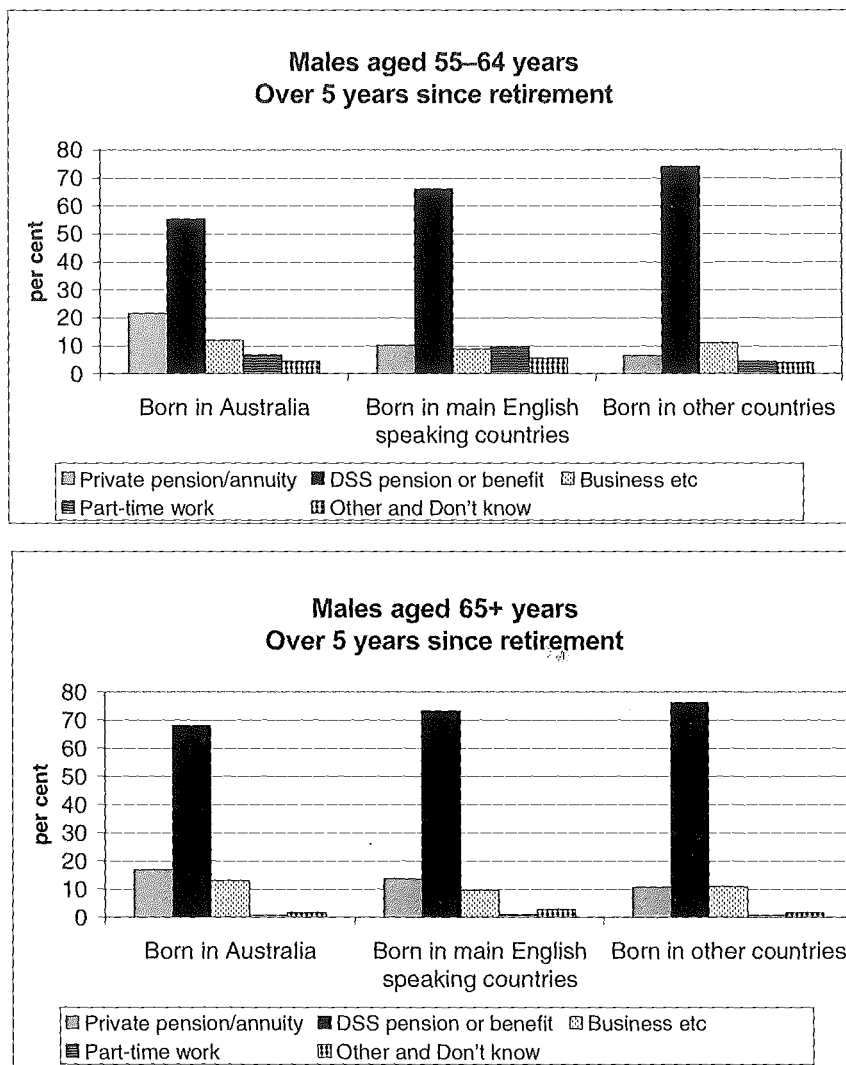
Figure 8.4a: Males aged 55 and over: main source of income under five years since retirement from full-time work, birthplace by age, 1995 (%)



Source: Appendix Table A8.3.

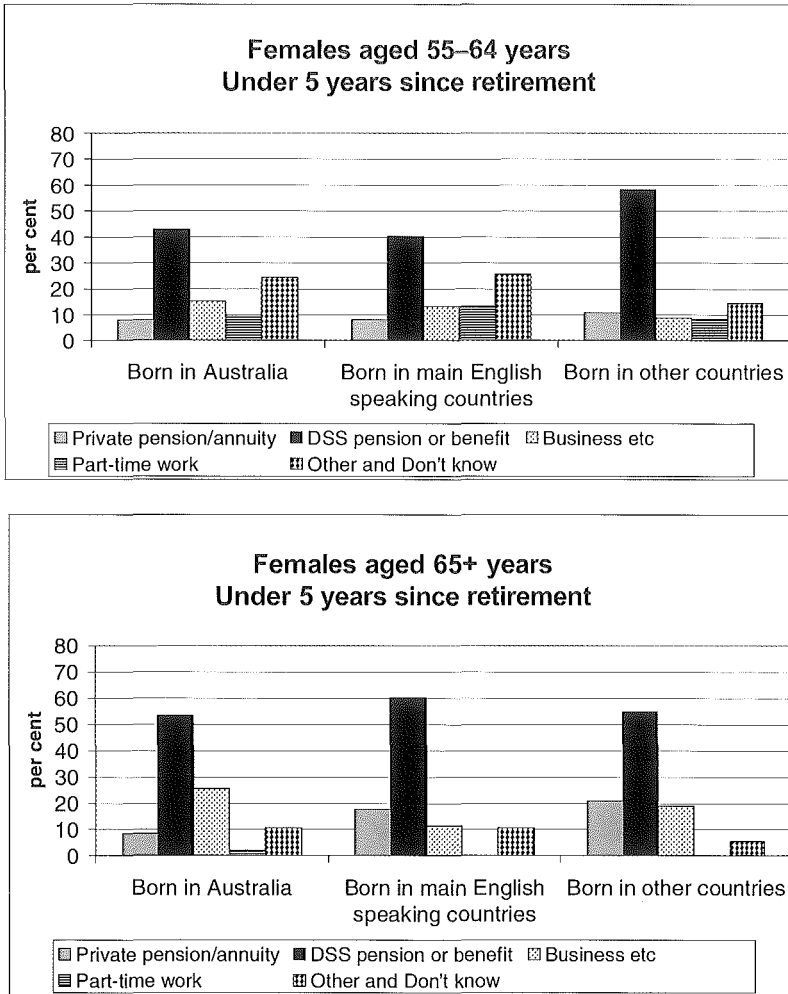
For retired males aged 55 to 64, there was a larger proportion of overseas-born dependent on government pensions or benefits among those who had been retired for five years or more. Thus, 55% of the Australian-born, but 66% of those born in the main English-speaking countries and 74% of those born in non-English-speaking countries were dependent on pensions or benefits. The Australian-born were much more likely to be receiving a private pension or annuity financed from superannuation or some other source. The difference was present among those retired for less than five years, but to a lesser extent, and only with regard to those from a non-English-speaking background. A similar pattern, although weaker, was evident with regard to women aged 55 to 64.

Figure 8.4b: Males aged 55 and over: main source of income over five years since retirement from full-time work, birthplace by age, 1995 (%)



Source: Appendix Table A8.3.

Figure 8.5a: Females aged 55 and over: main source of income under five years since retirement from full-time work, birthplace by age, 1995 (%)



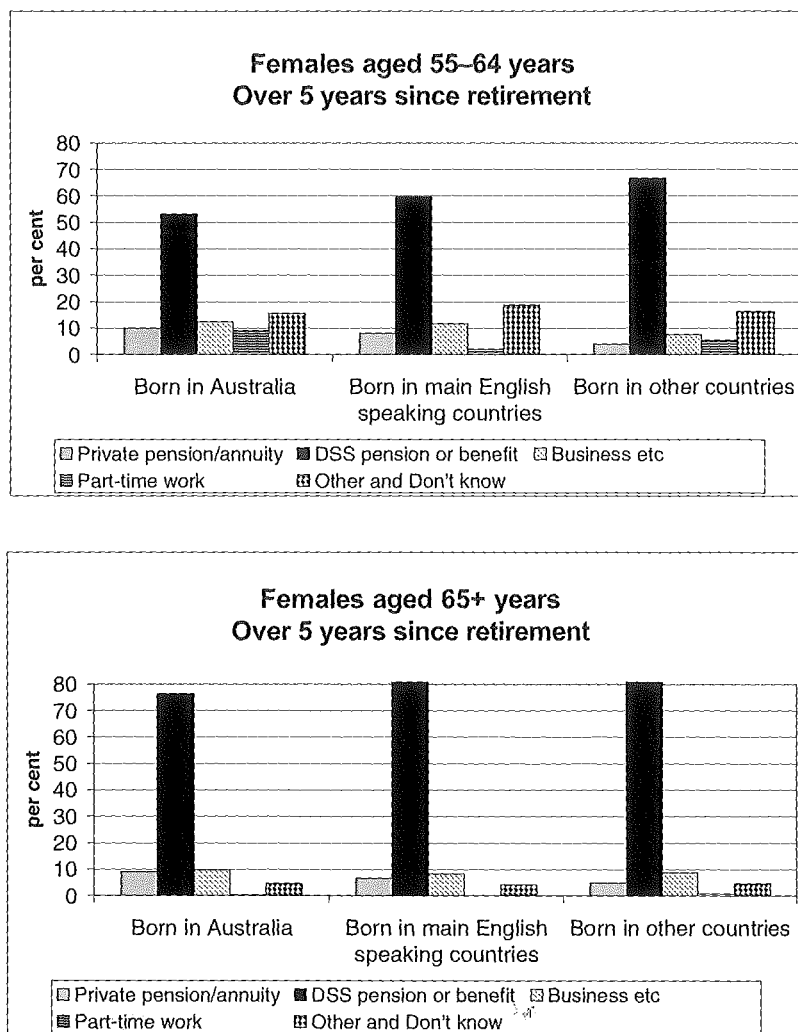
Source: Appendix Table A8.3.

The pattern reversed among men aged 45 to 54, with those born overseas being somewhat less likely to be receiving a pension or benefit. For women aged 45 to 54, those from main English-speaking backgrounds were somewhat less likely to receive a government benefit or pension than the Australian-born, while those from non-English-speaking countries were more likely to receive a pension or benefit.

## Summary

Men aged 65 and over and women aged 60 and over in EP Group 4 were much less likely to be in receipt of the Age Pension than were all other groups. As people from non-English-speaking backgrounds were less likely to be covered by a superannuation scheme, and more likely at ages 55 and over to be dependent on government pension or benefit,

Figure 8.5b: Females aged 55 and over: main source of income over five years since retirement from full-time work, birthplace by age, 1995 (%)



Source: Appendix Table A8.3.

it is considered unlikely that this is a result of ineligibility for the Age Pension under the means test. The explanation most probably lies mainly in their ineligibility in terms of period of residence since arrival in Australia, but may also reflect cultural preferences, or perhaps a lack of awareness of the availability of the Age Pension due to language constraints, or in some combination of these factors.

Overall, people from non-English-speaking countries were less likely to have superannuation coverage, and those that were covered had fewer years of benefit contribution. They were likely to retire earlier (at ages 45 to 54), and more likely to have done so involuntarily as a result of retrenchment. Once retired, people from non-English-speaking countries were more likely to be dependent on government pensions or benefits.

## 9 Health status and service use

### Introduction

As population ageing has attracted increasing attention world-wide, one of the concerns facing contemporary governments is the capacity to supply the health and aged care services required to support an ageing population. It could be expected that the immigrant population would be better placed than the Australian-born with regard to health status, as immigrants are generally perceived to have better health than the Australian-born (AIHW 1998: 45–49). Nonetheless, as has been demonstrated earlier in this report, the overseas-born population from non-English speaking countries is ageing more rapidly than the rest of the Australian population. At older ages, use of services increases.

In Australia, the supply of aged care services has increased substantially in recent years, as the numbers of older people who require assistance of some kind increased. While the major source of assistance for older people is informal care provided by family and friends (AIHW 1999: 176), formal services are also an important source of assistance. In Australia, the main types of formal care are provided in residential aged care facilities (formerly hostels and nursing homes) or at home through the Home and Community Care (HACC) program. This chapter examines the health status of older immigrants using both self-assessed health and objective health status indicators, their need for assistance and their levels of service use.

### Health status: self-assessed health

In general, around two-thirds of Australians aged 55 and over reported that their health was good, very good or excellent, and this did not vary substantially between the sexes. Among men, the Australian-born and members of EP Groups 1, 2 and 4 reported similar levels of self-assessed health. Between 36 and 46% in each of these groups reported that their health was 'excellent' or 'very good'. Men in EP Group 1 may have had slightly more robust health than the others, as the proportion indicating that they had fair or poor health was lower than for the other three groups. It was men in EP Group 3 who diverged markedly from the remaining groups, however, viewing their health much less favourably, with only 22% describing their health as excellent or very good, and 42% describing it as poor (Table 9.1).

For women aged 55 and over, those in EP Groups 3 and 4 reported poorer health than did those in EP Group 2, who in turn reported poorer health than those in EP Group 1 or the Australian-born. While 41% of women in EP Group 3 and 42% of women in EP Group 4 reported their health as fair or poor, only 28% of those in EP Group 1 and 30% of the Australian-born did so. Those in EP Group 2 occupied a mid-line position, with 37% reporting their health as either fair or poor.

Table 9.1: Persons aged 55 and over: self-assessed health by EP Group and sex, 1995 (%)

	EP 1	EP 2	EP 3	EP 4	Australia	Total*
<b>Males</b>						
Excellent	18.1	13.3	7.4	19.0	11.7	12.3
Very good	28.1	24.5	14.9	21.0	24.1	23.6
Good	27.6	28.1	35.9	26.9	31.6	31.2
Fair	19.3	19.6	25.5	15.7	23.1	22.5
Poor	6.9	14.4	16.3	17.3	9.6	10.4
Total (N)	220,591	126,571	179,625	12,055	1,118,480	1,695,906
<b>Females</b>						
Excellent	11.9	6.4	5.9	14.4	12.6	11.5
Very good	28.7	21.3	14.6	11.5	27.9	26.3
Good	31.7	35.7	38.3	31.7	29.3	30.8
Fair	20.7	24.3	26.6	26.3	22.0	22.4
Poor	7.0	12.3	14.6	16.1	8.2	8.9
Total (N)	241,290	115,705	151,909	14,154	1,405,890	1,967,044

\* Totals include 38,583 males and 38,099 females with missing birthplace data.

Source: AIHW analysis of the 1995 ABS National Health Survey.

### Health status: SF-36

The SF-36 is a standard 36 item form used to generate data on general health and well-being. Mean scores from two summary scales, one pertaining to physical health and one pertaining to mental health, are used in this analysis. The scales—the Physical Component Summary Scale and the Mental Component Summary Scale—use items from the original eight scales of the SF-36 and were derived by the Australian Bureau of Statistics (ABS 1997: 30). The general expectation was that immigrants would have better health than the Australian-born, owing to self selection processes in the decision to emigrate and the health requirements placed on migrants by the Australian government. For the older immigrants examined here, however, there was no clear indication that immigrants had better health than the Australian-born. Using data from the 1995 ABS National Health Survey, mean scores on physical and mental health were calculated for those aged 55 and over for each of the four EP Groups and the Australian-born.

For mental health, men in EP Groups 1, 2 and 4 had similar scores to the Australian-born. Men in EP Group 3, however, had poorer mental health than the Australian-born. Among women, mental health levels were similar among EP Groups 1 and 4 and the Australian-born, but lower among women from EP Groups 2 and 3.

For physical health, men in EP Groups 2, 3 and 4 had a similar health status to each other and the Australian-born. Men in EP Group 1 were healthier, however; the only finding which is in the direction expected on the basis of previous surveys of all age populations. Women in EP Group 2 were less physically healthy than those in EP Groups 1, 3 and 4 and the Australian-born.

## Need for assistance

The ABS 1995 National Health Survey also includes a question on whether or not the person required assistance in their every day activities. The responses to this question from people aged 55 and over are reported in Table 9.2. Men from EP Groups 3 and 4, and women from EP Group 3 were more likely to require assistance than their counterparts in EP Groups 1 and 2 or the Australian-born.

Table 9.2: Persons aged 55 and over: EP Group by need for assistance, 1995 (%)

	EP 1	EP 2	EP 3	EP 4	Australia
<b>Males</b>					
Needs supervision	9.9	7.7	14.9	18.6	9.5
Does not need supervision	90.1	92.3	85.1	81.4	90.5
<i>Total (N)</i>	<i>219,410</i>	<i>125,312</i>	<i>177,083</i>	<i>11,226</i>	<i>1,103,705</i>
<b>Females</b>					
Needs supervision	10.8	10.8	15.5	0.0	9.9
Does not need supervision	89.2	89.2	84.5	100.0	90.1
<i>Total (N)</i>	<i>240,447</i>	<i>114,811</i>	<i>147,213</i>	<i>12,904</i>	<i>1,397,296</i>

Source: AIHW analysis of the 1995 ABS National Health Survey

## Service use

As has been frequently observed, overseas-born people make less use of residential aged care facilities than do Australian-born. This difference intensifies as English proficiency decreases. Among the Australian-born, 62 in every 1000 persons aged 65 and over were located in a residential aged care facility (Table 9.3). The comparable figures for immigrants were 47 per 1000 for EP Group 1, 33 per 1000 for EP Group 2, 26 per 1000 for EP Group 3 and 20 per 1000 for EP Group 4. Thus, people in EP Group 4 had about one third the institutionalisation rate of the Australian-born. Rates of institutionalisation increased with age, and were higher for women than they were for men.

Table 9.3: Rates: number of residents in residential aged care facilities per 1000 people, EP Group by age and sex, 30 June 1998

	EP 1	EP 2	EP 3	EP 4	Australia	Total
<b>Males</b>						
<65	0.3	0.3	0.3	0.1	0.4	0.4
65–79	11.3	11.5	9.0	6.1	18.4	16.1
80+	94.8	83.7	76.0	46.4	122.1	114.7
65+	27.2	21.6	17.9	12.2	38.2	33.8
<i>All ages</i>	4.6	3.2	3.6	1.2	3.8	4.0
<i>Total residents (N)</i>	4,066	1,561	2,387	198	27,339	36,870
<i>Total population (N)</i>	879,239	489,622	669,952	169,453	7,121,585	9,329,851
<b>Females</b>						
<65	0.2	0.2	0.2	0.1	0.4	0.3
65–79	16.7	15.0	12.8	10.8	24.3	22.1
80+	181.2	155.2	137.0	86.3	224.0	216.5
65+	64.3	41.9	34.3	26.8	79.8	73.3
<i>All ages</i>	12.5	6.6	6.5	2.8	10.3	10.3
<i>Total residents (N)</i>	10,668	3,362	4,241	482	74,505	96,937
<i>Total population (N)</i>	852,583	509,796	651,508	172,217	7,235,027	9,421,131
<b>Persons</b>						
<65	0.2	0.3	0.3	0.1	0.4	0.4
65–79	14.0	13.3	10.9	8.6	21.7	19.3
80+	149.7	128.2	110.0	71.5	190.3	181.2
65+	47.1	32.6	25.9	20.2	62.4	56.0
<i>All ages</i>	8.5	4.9	5.0	2.0	7.1	7.1
<i>Total residents (N)</i>	14,734	4,923	6,628	680	101,844	133,807
<i>Total population (N)</i>	1,731,822	999,418	1,321,460	341,670	14,356,612	18,750,982

Source: AIHW analysis of Department of Health and Aged Care residential aged care services data (SPARC)

This difference is partly attributable to the generally younger population profile of the aged overseas-born population in contrast to the Australian-born (Chapter 2 and Appendix Table A 9.1). The proportion of people aged 80 and over in the 65 and over population is 24% among the Australian-born and EP Group 1, but only 17% among EP Group 2, 15% among EP Group 3, and 18% among EP Group 4. Thus, the aged population is 'younger' in EP Groups 2 to 4 than it is in the Australian-born and EP Group 1.

However, when the point of comparison is those aged 80 and over (Table 9.3), the rates of use are still much lower among those who were born overseas, with, again, a substantial decrease in use observed as the level of English proficiency in the group decreases. This



suggests that rates of use of residential aged care facilities are indeed substantially lower among overseas-born people, even when age is taken into account. The strong decrease associated with English proficiency further suggests that language proficiency may well be an important contributing factor in lower levels of use among people from non-English-speaking backgrounds. In addition, there are cultural factors and preferences to take into account. Evidence from Chapter 3 points to the greater availability of children and spouses for members of EP Groups 3 and 4, and to a higher levels of co-residence with family members; these findings are consistent with a higher level of use of informal assistance. When the age and sex profiles of residents are examined, it is evident that residents in EP Groups 2, 3 and 4 were younger than those in EP Group 1 or the Australian-born (Table 9.4). This profile is in keeping with the general age profile of their population in the community. A similar pattern was evident for HACC clients receiving home-based care (Table 9.5).

**Table 9.4: Residents in residential aged care facilities: EP Group by age and sex at 30 June 1998(%)**

	EP 1	EP 2	EP 3	EP 4	Australia	Total
<b>Males</b>						
<65	4.9	9.4	6.5	10.1	8.9	8.5
65-79	31.8	41.7	41.1	38.4	35.5	35.8
80+	63.2	48.9	52.4	51.5	55.6	55.8
65+	95.1	90.6	93.5	89.9	91.1	91.5
80+/65+	66.5	54.0	56.1	57.3	61.0	60.9
<i>Total residents (N)</i>	<i>4,066</i>	<i>1,561</i>	<i>2,387</i>	<i>198</i>	<i>27,339</i>	<i>36,870</i>
<b>Females</b>						
<65	1.5	2.5	3.1	2.3	3.1	2.9
65-79	18.2	28.2	30.0	31.1	21.3	21.6
80+	80.4	69.3	66.9	66.6	75.6	75.5
65+	98.5	97.5	96.9	97.7	96.9	97.1
80+/65+	81.6	71.1	69.0	68.2	78.0	77.8
<i>Total residents (N)</i>	<i>10,668</i>	<i>3,362</i>	<i>4,241</i>	<i>482</i>	<i>74,505</i>	<i>96,937</i>
<b>Persons</b>						
<65	2.4	4.7	4.3	4.6	4.7	4.4
65-79	21.9	32.5	34.0	33.2	25.1	25.5
80+	75.6	62.8	61.7	62.2	70.2	70.1
65+	97.6	95.3	95.7	95.4	95.3	95.6
80+/65+	77.5	65.9	64.5	65.2	73.6	73.3
<i>Total residents (N)</i>	<i>14,734</i>	<i>4,923</i>	<i>6,628</i>	<i>680</i>	<i>101,844</i>	<i>133,807</i>

• Total includes 4,998 persons with missing birthplace data.

Source: AIHW analysis of Department of Health and Aged Care residential aged care services data (SPARC)

Table 9.5: Home and Community Care recipients: EP Group by age and sex, 1998 (%)

	EP 1	EP 2	EP 3	EP 4	Australia	Total
<b>Males</b>						
<55	7.4	10.4	5.4	9.1	21.2	17.4
55-64	7.8	9.2	8.4	8.3	8.5	8.4
65-79	42.3	45.0	48.7	49.2	36.1	38.4
80+	42.5	35.4	37.5	33.3	34.2	35.8
65+	84.8	80.4	86.2	82.6	70.3	74.2
80+/65+	50.1	44.0	43.5	40.4	48.7	48.3
<i>Total (N)</i>	<i>2,859</i>	<i>1,011</i>	<i>2,135</i>	<i>132</i>	<i>15,890</i>	<i>24,104</i>
<b>Females</b>						
<55	5.6	6.4	4.3	8.2	12.4	10.5
55-64	6.2	6.7	7.6	9.1	6.4	6.6
65-79	39.2	47.9	52.5	48.7	36.5	38.9
80+	49.0	39.0	35.6	34.1	44.6	44.1
65+	88.2	86.9	88.1	82.8	81.1	83.0
80+/65+	55.5	44.8	40.4	41.1	55.0	53.1
<i>Total (N)</i>	<i>6,563</i>	<i>2,169</i>	<i>4,050</i>	<i>232</i>	<i>33,066</i>	<i>50,822</i>
<b>Persons</b>						
<55	6.2	7.6	4.7	8.5	15.3	12.7
55-64	6.7	7.5	7.9	8.8	7.1	7.2
65-79	40.2	47.0	51.2	48.9	36.4	38.7
80+	47.0	37.8	36.2	33.8	41.2	41.4
65+	87.1	84.8	87.4	82.7	77.6	80.2
80+/65+	53.9	44.6	41.5	40.9	53.1	51.7
<i>Total (N)</i>	<i>9,422</i>	<i>3,180</i>	<i>6,185</i>	<i>364</i>	<i>48,956</i>	<i>74,926</i>

\* Total column includes 6,819 persons with missing birthplace data.

*Notes*

- 1 Table excludes 2,032 persons with missing age and/or sex data.
- 2 The Home and Community Care User Characteristics Survey is a sample survey conducted over a four week period. As such, many HACC clients will not have been enumerated in the survey while others may have been enumerated more than once within the four week sample period. Most States and Territories collect a sample of between 5% and 10% of clients receiving assistance within the survey period. Western Australia was the only State to conduct a census of clients.

Source: AIHW analysis of Department of Health and Aged Care HACC data.

## Summary

In general, the overseas-born aged 55 and over were not found to be healthier than the Australian-born, despite the expected findings concerning the better health status of the overseas-born. Men in EP Group 3 and women in EP Groups 3 and 4 reported poorer health, and men from EP Groups 3 and 4 and women from EP Group 3 reported greater levels of need for assistance. Using the SF-36, women from EP Groups 2 and 3 had poorer mental health, as did men from EP Group 3. For physical health (SF-36), men in EP Group 1 were healthier than the Australian-born, while those from EP Group 3 were less healthy.

The overseas-born made less use of residential aged care facilities, and this trend cannot be entirely explained by the younger age structure of older overseas-born people in comparison to the Australian-born. The difference was greater for those in EP Group 4 than it was for those in EP Group 3, and in turn greater for those in EP Group 3 than for those in EP Group 2. Overseas-born clients of both home based and residential aged care services were on average younger than the Australian-born, in keeping with their younger age profile. In the future, the more rapid ageing of different ethnic groups (see Chapter 2) is likely to lead to an increased demand for aged care services, both residential and home based. The rapid ageing and then dispersal of different 'waves' of immigrant populations, taken together with the small size of many ethnic groups, renders doubtful the overall utility of ethno-specific services for many older immigrants over the long term. Where groups are small, or diversely located, clustering provides a more flexible and viable alternative over the long term.



## 10 Conclusion

The overseas-born comprised a substantial minority of Australia's older population in 1996, and that proportion is set to increase into the 21st century. One in three Australians aged 55 and over were born overseas; almost one in four came from non-English-speaking countries. The 'wave-like' pattern of immigration characteristic of most immigrant groups in Australia has meant that migrant communities age more rapidly than the general population. The ageing of a migration wave is a transient phase of rapid growth and then decline in the numbers of people belonging to a particular ethnic group. Large numbers of post-war settlers are now reaching retirement ages, and a significant proportion are entering more advanced old age. Between 1986 and 1998 the overseas-born population aged 55 and over grew at an annual average rate of 3.5%, compared to 1% for the Australian-born. For the majority of birthplaces, the growth rates at 75 and over are even higher than those at 55 and over. The older immigrant population is thus itself ageing, increasing the numbers and proportions in potentially vulnerable situations.

Independence and self-provision in old age are central tenets of the National Strategy for an Ageing Australia—as the Australian population ages the need for self-provision and independence among older Australians is seen to be of increasing importance. But independence and self-provision in old age rest on the accrued experiences and opportunities of a lifetime; at age 65 it is pretty much too late to elect to begin making contributions to a superannuation scheme, or applying for one's first home loan in order to gain the protection offered by home ownership at older ages. Policies to support independence and self-provision in old age are thus largely, although not exclusively, policies which apply to other stages of the life cycle. They are policies about child care, education, employment, labour market structure, superannuation, home ownership, public housing, public health, health services and transport. At older ages, there are in addition policies to do with aged care services, public pensions and the support of informal carers.

In this report, a number of factors associated with self-provision and independence in old age have been examined. These include family availability, English proficiency, educational attainment, employment patterns, access to superannuation provisions, income, housing, health status and access to aged care services. By reviewing each of these areas in turn, we have attempted to show the potential advantages and disadvantages which characterise the life circumstances of different immigrant groups, showing strengths as well as weakness, performance as well as pitfalls. The report has employed the classification of English Proficiency Country Groupings developed by DIMA, in order to demonstrate some of the variability within the overseas-born population aged 55 and over, as well as drawing attention to differences between the overseas-born and the Australian-born population. Unless otherwise specified, the material in this summary applies to the population aged 55 and over.

## EP Group 1

EP Group 1 is comprised of people from the main English-speaking countries. Numbering over half a million aged 55 and over in 1998, the vast majority of these immigrants came to Australia from the United Kingdom. Most arrived before 1981, and hence have had ample opportunity to establish themselves and their families in Australia. Like all older immigrants, they were somewhat more likely than the Australian-born to be living in capital cities than in other areas of Australia; however they were more likely than other groups to be living in the smaller capital cities (Perth and Adelaide in particular) and somewhat less likely to be living in Melbourne or Sydney. With a more continuous migration pattern than that of immigrants from the other EP Groups, the members of EP Group 1 are still ageing somewhat faster than the Australian-born (2.4% per annum compared to 1% for the Australian-born), but not as quickly or in the rapid wave-like pattern characteristic of many groups from non-English-speaking backgrounds. Looking at the older population itself, members of this group are already older than other EP Groups (and similar to the Australian-born), with around one in four of the population aged 65 or over being 80 or over. Virtually all these immigrants use English as their main language spoken at home (97%), and of the remaining most (94%) spoke English either well or very well.

Members of EP Group 1 had higher levels of education than the Australian-born, and educational attainment was higher for younger cohorts (eg 55 to 59) than for older cohorts (eg aged 75 to 79). Thus, standards of education among older people in EP Group 1 will improve further in the future. Women, however, had markedly lower levels of educational attainment than men, suggesting that women will continue to have lower levels of education in old age for at least some years into the future.

Education is, of course, a critical determinant of labour force participation. Both men and women in EP Group 1 had lower unemployment rates than the Australian born until age 55, but from this point on their unemployment rates were higher. Participation rates showed a similar pattern, with higher levels of labour force participation for men up until age 65 and for women up until age 60, but then falling below the participation rate for the Australian-born. Given their higher levels of education, this pattern suggests that while in fact members of EP Group 1 do somewhat better in the labour market than their Australian-born counterparts for most of their working lives, this pattern reverses at older ages, with lower levels of participation and higher levels of unemployment.

Over the last decade, the unemployment rates among older EP Group 1 men have increased somewhat (similar to the Australian-born), while those among older EP Group 1 women have decreased (again similar to the Australian-born). Labour force participation dropped slightly among Group 1 men and Australian-born men aged 15 to 59, but increased slightly for those aged 60 to 69, while for women in EP Group 1 and the Australian-born participation rates have increased over the last decade.

Men and women in EP Group 1 had similar income levels to the Australian-born (although the income levels of women were less than those of men), and slightly lower levels of home ownership. Those from main English-speaking countries had similar proportions

in receipt of the Age Pension, and similar levels of superannuation coverage. They had, however, shorter contribution histories than the Australian-born. Their retirement patterns were similar to those of the Australian-born, as were the proportions of those who retired, due to retrenchment (39% of retired men and 30% of retired women). Reliance on the Age Pension as the main source of income was higher among retired people from main English-speaking countries than it was for the Australian-born. This is consistent with the longer contribution histories of the Australian-born, and their lower rates of unemployment, and higher rates of labour force participation, at older ages.

Men and women in EP Group 1 generally had similar levels of health to the Australian-born, although on some measures men from EP Group 1 were somewhat healthier. They had a similar level of need for assistance and a similar demographic profile. Use of residential aged care services was substantially lower than that for the Australian-born, although not as low as that of the other EP Groups. English language proficiency is clearly not a reason for the lower level of service use. Men and women in EP Group 1 were slightly more likely to be living with a spouse than the Australian-born, which may provide some partial explanation of the lower rate of use of residential care. They had similar patterns of childbearing to the Australian-born, but a slightly smaller proportion remained childless.

## EP Group 2

EP Group 2 is comprised of countries where 80% or more of recent arrivals speak English only or another language and good English. These countries include Malta, the Czech Republic, the Slovak Republic, Austria, Germany, the Netherlands, the Philippines, India and Sri Lanka. In 1998 there were over a quarter of a million people aged 55 and over from the EP2 country grouping living in Australia. The largest groups (over 20,000) came from Germany, the Netherlands, Malta and India. Most arrived before 1981, although some, like people from the Philippines, are more recent arrivals. Like all older immigrants, they were generally somewhat more likely than their Australian counterparts to be living in capital cities than in other areas of Australia; however they were somewhat under-represented in Brisbane and Hobart.

Many of the ethnic communities in EP Group 2 were characterised by a wave-like pattern of migration; this results in a pattern where particular groups <sup>age</sup> more quickly than the Australian-born, but then the numbers decline relatively quickly. Many of the ethnic communities in EP Group 2 are thus ageing faster than the Australian-born, such as Malta where the annual rate of increase in the 55 and over population is 4.9%, and Germany where it is 3.7% (the rate for the Australian-born population is 1%). However, for other countries such as Lithuania and Estonia the immigrant population aged 55 and over has passed its peak and is actually decreasing in size (-1.5% and -1.8% per annum respectively).<sup>4</sup> Overall, the average annual rate of increase for EP Group 2 was 4.0% per annum, higher than for EP Group 1 (2.4%) and the Australian-born (1%). Within the

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<sup>4</sup> But note that the population aged 75 and over from both Lithuania and Estonia was still increasing (5.0% and 4.2% respectively).

older population, members of EP Group 2 are still younger, on average, than EP Groups 1 and 4 or the Australian-born: only 17% of those aged 65 are over 80, compared to 24% in EP Group 1 and the Australian-born.

Around 4 in 10 of EP Group 2 immigrants use English as their main language spoken at home, although this proportion is lower, at around 3 in 10, among those aged 80 and over. Of the remaining 60% who spoke a language other than English at home, the majority spoke English well or very well (84%), although again this proportion was lower (71%) at age 80 and over.

Members of EP Group 2, like those in EP Group 1, had higher levels of education than the Australian-born, and educational attainment was higher for younger cohorts (eg 55 to 59) than for older cohorts (eg aged 75 to 79). Thus, standards of education among cohorts of older people in EP Group 2 will improve further in the future. Women, however, had markedly lower levels of educational attainment than men, suggesting that women will continue to have lower levels of education in old age for at least some years ahead.

Despite their similar levels of educational attainment to EP Group 1 and the Australian-born, men and women in EP Group 2 both had slightly lower levels of labour force participation than did the Australian-born and EP Group 1 (excepting among those in EP Group 1 aged 65 and over). Unemployment, too, was higher among EP Group 2 men aged 55 and over than among the Australian-born, and among women in EP Group 2 it was higher at all ages. For women aged 55 to 59, the unemployment rate for EP Group 2 women was almost twice that for their Australian-born counterparts.

Over the last decade, labour force participation decreased overall for men in all groups, but the decrease was more marked among men in EP Group 2 than it was for the Australian-born. It also differed in its relationship to age; while the overall decrease in labour force participation actually reversed among men aged 60 to 69 in EP Group 1 and among the Australian born, it intensified among men in EP Group 2 at these more advanced ages. Unemployment rates for EP Group 2 men aged 15 to 60 increased between 1986 and 1996, but those for men aged 60 to 64 declined. Given the decrease in labour force participation described above, however, this is likely to be the result of withdrawal from the labour market (the discouraged job seeker effect) rather than a 'real' reduction in unemployment. For women in EP Group 2, labour force participation increased over the last decade, just as it did for women in EP Group 1 and Australian-born women. Unemployment, while high, remained relatively stable.

Men and women in EP Group 2 had similar income levels to the Australian born (although the income levels of women were less than those of men), and similar levels of home ownership. Those from EP Group 2 had higher proportions in receipt of the Age Pension than those in EP Group 1 and the Australian-born. While data were not available on superannuation coverage by EP Group, coverage was lower for people from non-English-speaking backgrounds (basically EP Groups 2, 3 and 4) than it was for the Australian-born or those from the main-English-speaking countries. They had, however, shorter contribution histories than the Australian-born. Men from non-English-speaking



backgrounds were more likely to have retired at ages 45 to 54 than men from the main English-speaking countries or those born in Australia. Women were also slightly more likely to retire early than were the Australian-born. Retired men and women from non-English-speaking backgrounds were more likely to have been retrenched than the other two groups. Reliance on the Age Pension as the main source of income was higher among retired people from non-English-speaking backgrounds than it was for the Australian-born. The Australian-born were more likely than those born overseas to have a superannuation pension or annuity. This is consistent with the longer contribution histories of the Australian-born, their lower rates of unemployment, and their higher rates of labour force participation.

Men in EP Group 2 generally had similar levels of health to the Australian-born, while women in EP Group 2 had generally lower levels of health than the Australian-born or EP Group 1. They had a similar level of need for assistance but a somewhat younger demographic profile. Use of residential aged care services was substantially lower than that for the Australian-born, although not as low as that of EP Groups 3 and 4. English language proficiency is one possible factor contributing to the lower level of service use. Men and women in EP Group 2 were slightly more likely to be living with a spouse than the Australian-born, which may provide some partial explanation of the lower rate of use of residential care. Women in EP Group 2 were also more likely to be living with other family than women in EP Group 1 or the Australian-born. They had similar patterns of childbearing to the Australian-born, but a slightly smaller proportion remained childless.

### EP Group 3

EP Group 3 consists of countries where at least 50% but no more than 80% of recent arrivals speak English only or another language and good English. These countries include Greece, Italy, the Ukraine, Hungary, Poland, Cyprus, Lebanon and Egypt. In 1998 there was just under half a million people aged 55 and over from the EP3 country grouping living in Australia. The largest groups (over 20,000) came from Italy, Greece, Poland, and the former Yugoslav Republic (nfd). Most arrived before 1981. As was the case for other EP Groups, they were generally somewhat more likely than their Australian-born counterparts to be living in capital cities than in other areas of Australia; however they were under-represented in Brisbane and Hobart, and particularly strongly present in Melbourne and Sydney.

Like EP Group 2, many of the ethnic communities in EP Group 3 were characterised by a wave-like pattern of migration. Many of the ethnic communities in EP Group 3 are thus ageing faster than the Australian-born, such as Greece where the annual rate of increase in the 55 and over population has been 7.1% since 1986, and Thailand where it has been 11% (the rate for the Australian-born population is 1%). However, for other countries such as Latvia and Poland the population aged 55 and over has passed its peak and is actually decreasing in size (-1.2% and -1.1% per annum respectively).<sup>5</sup> Overall,

<sup>5</sup> But note that the population aged 75 and over from both Latvia and Poland was still increasing (3.3% and 9.3% per annum respectively).

the average annual rate of increase for EP Group 3 was 4.2% per annum, similar to EP Group 2, but higher than for EP Group 1 (2.4%) and the Australian-born (1%). Within the older population, members of EP Group 3 are still younger, on average, than other EP Groups or the Australian-born. Only 15% of those aged 65 years and over are over 80, compared to 24% in EP Group 1 and the Australian-born.

Around 1 in 10 of older immigrants from EP Group 3 use English as their main language spoken at home, and this proportion is similar among those aged 80 and over. Of the remaining 88% who spoke a language other than English at home, the majority spoke English well or very well (61%), although this proportion was much lower (38%) at age 80 and over.

Members of EP Group 3, like those in EP Group 4, had lower levels of education than the Australian-born, or those in EP Groups 1 and 2. While in general educational attainment improved for younger cohorts (eg those aged 55 to 59) compared to older cohorts (eg those aged 75 to 79), this effect was least pronounced in EP Group 3. Thus, standards of education among cohorts of older people in EP Group 3 will improve only marginally in the immediate future. Women had markedly lower levels of educational attainment than men, and the very limited improvement which was observed among younger cohorts of EP Group 3 women suggests that lower levels of education will remain a particularly strong characteristic of women in EP Group 3.

Given their lower levels of educational attainment in comparison to EP Groups 1 and 2 and the Australian-born, it is perhaps not surprising that men and women in EP Group 3 had lower levels of labour force participation than did the Australian-born and EP Group 1. Unemployment was higher among men and women in EP Group 3 than among the Australian-born at all ages. For women aged 55 to 59, the unemployment rate for EP Group 3 women was over twice that of their Australian-born counterparts.

While labour force participation decreased overall for men in all groups over the decade from 1986 to 1996, the decrease was more marked among men in EP Groups 3 and 4 than it was for the other EP Groups or the Australian-born. The effect was evident at all ages for men in EP Group 3 (unlike those in EP Group 1 and the Australian-born), and was more marked at the older ages (again unlike those in EP Group 1 or the Australian-born). Unemployment rates for EP Group 3 men aged 15 to 60 increased between 1986 and 1996, but those for men aged 60 to 64 declined. Given the decrease in labour force participation described above, however, this apparent improvement at ages 60 to 64 is likely to be the result of withdrawal from the labour market (the discouraged job seeker effect).

Women in EP Group 3 reduced their labour force participation over the decade, the opposite trend to that observed among women in EP Groups 1 and 2 and Australian-born women. This trend was modest but evident at all ages. Unemployment, already higher for EP Group 3 women than the Australian-born, increased over the decade. Capacity for self-provision in old age has thus reduced for these women over time.

Men and women in EP Group 3 had lower income levels than the Australian-born (although the income levels of women were less than those of men), and higher levels of

home ownership. Fully 92% of EP Group 3 members owned their house outright by the time they were 60. Those from EP Group 3 had higher proportions in receipt of the Age Pension to those in EP Group 1 and the Australian-born. As noted above, data were not available on superannuation coverage by EP group, but coverage was lower for those from non-English-speaking backgrounds than it was for the Australian-born or those from the main English-speaking countries. They had shorter contribution histories, were more likely to have retired at ages 45 to 54 and were more likely to have been retrenched than the Australian-born or those from main English-speaking countries. Reliance on the Age Pension as the main source of income was higher among retired people from non-English-speaking backgrounds than it was for the Australian-born. The Australian-born were more likely than those born overseas to have a superannuation pension or annuity.

Men and women in EP Group 3 had somewhat lower levels of health than the Australian-born with regard to self-assessed health and mental health. They reported a higher level of need for assistance but have a younger demographic profile. Use of residential aged care services was substantially lower than that for the Australian-born, or for EP Groups 1 and 2. At ages 65 and over, there were only 26 people per 1000 from EP Group 3 using residential care, compared to 62 per 1000 among the Australian-born. The proportions remain substantially different even at ages 80 and over, suggesting that the younger demographic profile of EP Group 3 does not fully account for the lower rate of use. English language proficiency is one possible factor contributing to the lower level of service use, and English language proficiency is attenuated at older ages. Men and women in EP Group 3 were considerably more likely to be living with a spouse than the Australian-born, which may provide some partial explanation of the lower rate of use of residential care. Women in EP Group 3 were also more likely to be living with other family than women in EP Group 1 or the Australian-born. They had similar patterns of childbearing to the Australian-born, but a slightly smaller proportion remained childless.

## **EP Group 4**

EP Group 4 consists of countries where less than 50% of recent arrivals speak English only or another language and good English. These countries include Turkey, Viet Nam and China (excluding Taiwan). In 1998 there was just 60,000 people aged 55 and over from the EP4 country grouping living in Australia. The largest group (over 20,000) came from China. Most arrived after 1981, with 30% of those from both Viet Nam and China arriving after 1991. As was the case for other EP Groups, they were generally somewhat more likely than their Australian counterparts to be living in capital cities, and particularly in Melbourne and Sydney.

Like EP Groups 2 and 3, these ethnic communities in EP Group 4 were characterised by a wave-like pattern of migration, but in the case of China and particularly Viet Nam these are very recent immigration waves. These communities are ageing faster than the Australian-born. Among Vietnamese-born people the annual rate of increase in the 55 and over population has been 13.3% since 1986 (albeit of a small base population), and

for China the figure has been 7.9% (the rate for the Australian-born population is 1%). For China and Viet Nam, the population aged 75 and over is also increasing at a relatively fast rate. Overall, the average annual rate of increase for EP Group 4 was 8.8% per annum, higher than for all other EP Groups and the Australian-born (1%). Within the older population, members of EP Group 4 are still younger, on average, than EP Group 1 or the Australian-born. Some 18% of those aged 65 years and over are over 80, compared to 24% in EP Group 1 and the Australian-born.

Around 1 in 20 of older immigrants from EP Group 4 use English as their main language spoken at home, and this proportion is similar among those aged 80 and over. Of the remaining 94% who spoke a language other than English at home, only a minority spoke English well or very well (21%), and this proportion was lower (14%) at age 80 and over. Among those aged under 55, the picture was quite different, with fully 62% speaking English well or very well. While English proficiency among older EP Group 4 immigrants will continue to be quite low for some time to come, subsequent cohorts will indeed be better off than current cohorts.

Members of EP Group 4, like those in EP Group 3, had lower levels of education than the Australian-born, or those in EP Groups 1 and 2. However, when tertiary qualifications only are considered, the proportions were generally similar among EP Group 4 members and the Australian-born (indeed, higher in the case of EP Group 4 men). The difference in overall levels of post-school qualifications between EP Group 4 and the Australian-born was thus a consequence of low levels of vocational training. In general, educational attainment improved for younger cohorts (eg those aged 55 to 59) compared to older cohorts (eg those aged 75 to 79). Women had markedly lower levels of educational attainment than men.

Men in EP Group 4 had markedly lower levels of labour force participation until age 65 than did the Australian-born and EP Group 1, as did women in EP Group 4 at all ages. Unemployment rates were considerably higher among men and women in EP Group 4 than for other EP Groups or the Australian born. For women aged 55 to 59, the unemployment rate for EP Group 4 women was 41% compared to 5% of the Australian-born. For men, the comparable unemployment rates were 27% for EP Group 4 and 9% for the Australian-born.

While labour force participation decreased overall for men in all groups over the decade from 1986 to 1996, the decrease was more marked among men in EP Groups 3 and 4 than it was for the other EP Groups or the Australian-born. The effect was evident at all ages for men in EP Group 4 (unlike those in EP Group 1 and the Australian-born), and was more marked at the older ages (again unlike those in EP Group 1 or the Australian-born). Unemployment rates for EP Group 4 men aged 15 to 64 decreased between 1986 and 1996. Given the decrease in labour force participation described above, however, this is likely to be the result of withdrawal from the labour market rather than an improvement in employment opportunities per se.

Older women in EP Group 4 reduced their labour force participation over the decade, the opposite trend to that observed among women in EP Groups 1 and 2 and Australian-

born women. This trend was modest but evident at all ages. Unemployment rates declined over the decade, but remained substantially higher than that for the Australian-born. Again, the decline in unemployment rate, considered in the light of the decline in labour force participation rates, suggests forced departure from the labour force rather than improved employment prospects.

Older men and women in EP Group 4 had lower income levels than all other EP Groups and the Australian-born (with the income levels of women less than those of men). They were far more likely to receive income less than \$80 per week (less than the Aged Pension) than other groups. While on average less than 5% of men in the 55 and over age group received income less than \$80 per week, 16% of men in EP Group 4 did so. This is most likely to be associated with a lack of eligibility for the Aged Pension, due to not meeting the requirement for ten years of residence in Australia. Immigrants in EP Group 4 are more likely to have arrived since 1986 than other EP Groups. Cultural beliefs and preferences are also likely to be a factor, and there remains the possibility that some may not be aware of their eligibility for the Aged Pension.

Older men and women in EP Group 4 had markedly lower levels of home ownership (47% owned outright) compared to the Australian-born (70%). Another 18% were still paying off their house; a much higher proportion of EP Group 4 members were still paying off their house at older ages. Members of EP Group 4 were also much more likely to be renting than all other groups (29% compared to 11% of the Australian-born). Thus, the income disadvantage experienced by EP Group 4 members is compounded by lower levels of home ownership.

Those from EP Group 4 had lower proportions in receipt of the Aged Pension compared to those in other EP Groups and the Australian-born. This is consistent with the higher than average proportions who report receiving an income of less than \$80 per week. Some members of this group who are ineligible for the Aged Pension may be receiving Special Benefit payments. As already noted, data were not available on superannuation coverage by EP Group, but coverage was lower for those from non English-speaking backgrounds than it was for the Australian-born or those from the main English-speaking countries. They had shorter contribution histories, were more likely to have retired at ages 45 to 54 and were more likely to have been retrenched than the Australian born or those from main English-speaking countries. The Australian born were more likely than those born overseas to have a superannuation pension or annuity.

Men and women in EP Group 4 had similar levels of health to the Australian-born, although women from EP Group 4 did report somewhat lower levels of self-assessed health. They have a younger demographic profile than the Australian-born. Use of residential aged care services was substantially lower than that for the Australian-born, or for EP Groups 1 and 2. At ages 65 and over, there were only 20 people per 1000 from EP Group 4 using residential care, compared to 62 per 1000 among the Australian-born. The proportions remain substantially different even at ages 80 and over, suggesting that the somewhat younger demographic profile of EP Group 4 does not fully account for the lower rate of use. English language proficiency is one possible factor contributing

to the lower level of service use, and English language proficiency is attenuated at older ages. Men in EP Group 4 were considerably more likely to be living with a spouse than the Australian-born, which may provide some partial explanation of the lower rate of use of residential care. Women in EP Group 4, however, had similar levels living with a spouse to their Australian-born counterparts. Men and women in EP Group 4 were also much more likely to be living with other family than those in other EP Groups or the Australian-born. Fully 36% of women in EP Group 4 were living with family, compared to 10% of the Australian-born. Like EP Group 3, a slightly smaller proportion remained childless compared to the Australian-born. Women in EP Group 4 were also more likely to have large families than other groups, with almost half having four or more children.

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## Appendix tables

Table A2.1: Overseas-born population aged 55 years and over: EP Group by year of arrival, 1996 (%)

EP Group/birthplace	Before 1981	1981-85	1986-90	1991-96	Not stated	Total 55+ (N)
<b>EP 1</b>						
NZ	64.3	8.2	13.5	10.2	3.8	36,241
UK	88.6	3.5	2.8	1.9	3.2	393,310
Ireland	90.4	2.6	2.4	1.6	3.1	17,121
Canada	87.1	3.7	3.3	3.7	2.2	3,698
USA	79.3	5.4	4.5	7.9	2.9	6,405
South Africa	61.0	14.4	13.3	9.2	2.0	9,329
<b>EP 2</b>						
Other Northern America	91.0	4.5	0.0	0.0	4.5	67
Other Oceania	49.8	10.7	19.3	15.3	4.9	8,512
Malta	95.2	0.8	0.4	0.3	3.3	19,495
Spain	93.8	2.4	0.7	0.5	2.6	4,875
Slovenia	94.9	0.7	0.3	0.6	3.6	4,320
Austria	95.4	1.4	0.5	0.5	2.2	9,870
Germany Fed Rep	93.1	2.3	1.3	1.1	2.1	45,626
Netherlands	95.0	1.3	0.8	0.7	2.0	40,435
Other Europe and Former USSR	87.3	3.2	3.3	3.5	2.7	38,866
Malaysia	53.3	14.4	20.7	8.8	2.7	7,655
Philippines	25.8	18.2	30.6	18.5	6.9	7,969
India	73.9	6.7	8.2	8.4	2.8	18,105
Sri Lanka	57.7	9.3	16.0	13.5	3.5	8,620
Other Southern Asia	42.5	9.7	19.2	24.9	3.6	1,399
Other Africa (excl. Nth Africa)	72.3	8.9	10.3	6.3	2.2	7,157
<b>EP 3</b>						
Cyprus	93.8	2.0	1.0	0.6	2.7	7,021
Greece	94.8	0.5	0.4	0.5	3.7	62,155
Italy	95.3	0.4	0.3	0.3	3.6	137,794
Former Yugoslavia (nfd)	90.1	1.2	1.3	4.2	3.1	20,120
Bosnia-Herzegovina	61.5	0.6	0.4	33.4	4.2	2,149
Croatia	93.8	0.7	0.7	1.8	3.0	18,675
Former Yugoslav Republic of Macedonia (FYROM)	89.3	1.9	3.8	2.3	2.6	10,585
Former Yugoslav Republic of Serbia/Montenegro	86.1	1.2	2.3	7.1	3.3	2,663
Hungary	94.5	1.4	1.0	0.7	2.4	15,230
Poland	87.6	3.8	2.7	1.6	4.3	31,909
Latvia	95.2	0.6	0.9	0.6	2.7	6,958
Russian Federation	74.0	4.0	5.5	13.5	3.1	6,473
Ukraine	84.1	0.8	2.7	9.1	3.3	9,300
Lebanon	78.7	4.9	9.3	4.1	3.0	11,690
Egypt	89.5	2.0	3.1	2.8	2.7	13,097
Other Middle East and Nth Africa	62.8	8.8	11.4	14.2	2.9	8,915
Indonesia	64.3	12.4	11.6	9.0	2.7	6,447
Other SE Asia	55.5	17.1	14.8	9.6	3.0	9,989
Hong Kong	48.6	11.7	18.3	17.7	3.7	4,801
Other NE Asia	36.7	9.8	24.5	23.7	5.2	6,327
Sth and Central America (and the Caribbean)	70.9	9.1	11.6	6.2	2.0	10,526
<b>EP 4</b>						
Turkey	81.5	4.6	6.4	4.8	2.7	4,210
Viet Nam	20.5	20.1	29.7	27.2	2.5	15,228
China (excl. Taiwan)	40.5	12.1	17.1	24.1	6.1	27,938
<b>Total</b>	<b>84.0</b>	<b>4.0</b>	<b>4.5</b>	<b>4.0</b>	<b>3.5</b>	<b>1,140,465</b>

Note: Total includes persons where birthplace was not stated.

Source: 1996 Census, unpublished data.

Table A2.2: Population distribution: EP Group by age, Australia, 1996 (%)

Age	Syd*	Melb*	Bris*	Adel*	Perth*	Hobart*	Darwin*	Canb* + Qbn**	Other areas	Aust
<b>EP 1</b>										
55-64	4.7	4.7	6.6	7.9	11.3	4.7	9.7	7.5	4.5	5.4
65-74	3.3	3.7	4.5	6.4	7.7	3.7	4.3	4.9	3.6	4.1
75-84	2.2	2.2	2.7	3.5	4.6	2.6	1.8	2.8	2.0	2.4
85+	0.9	0.8	1.0	1.0	1.6	0.8	0.5	0.8	0.7	0.8
<i>Total</i>	<i>11.2</i>	<i>11.4</i>	<i>14.9</i>	<i>18.8</i>	<i>25.2</i>	<i>11.7</i>	<i>16.3</i>	<i>16.0</i>	<i>10.8</i>	<i>12.8</i>
<b>EP 2</b>										
55-64	3.6	4.2	2.6	2.5	3.7	1.8	7.2	4.8	1.8	2.9
65-74	2.6	3.0	1.9	2.7	2.9	1.8	3.4	3.5	1.5	2.2
75-84	1.1	1.2	0.8	1.0	1.3	0.6	1.2	1.2	0.5	0.9
85+	0.2	0.3	0.2	0.2	0.3	0.1	0.3	0.2	0.1	0.2
<i>Total</i>	<i>7.5</i>	<i>8.7</i>	<i>5.5</i>	<i>6.4</i>	<i>8.1</i>	<i>4.3</i>	<i>12.1</i>	<i>9.7</i>	<i>3.9</i>	<i>6.1</i>
<b>EP 3</b>										
55-64	8.3	10.6	2.5	6.5	5.5	1.9	8.3	6.9	1.8	5.4
65-74	5.4	7.2	2.2	5.6	4.6	1.9	4.1	4.5	1.6	3.9
75-84	2.0	2.6	1.0	2.0	1.9	0.8	1.3	1.6	0.6	1.5
85+	0.5	0.6	0.2	0.5	0.5	0.2	0.1	0.3	0.1	0.4
<i>Total</i>	<i>16.2</i>	<i>21.0</i>	<i>5.9</i>	<i>14.6</i>	<i>12.5</i>	<i>4.7</i>	<i>13.8</i>	<i>13.3</i>	<i>4.1</i>	<i>11.1</i>
<b>EP 4</b>										
55-64	1.4	1.0	0.5	0.4	0.4	0.2	0.8	0.6	0.1	0.6
65-74	1.1	0.7	0.4	0.3	0.3	0.1	0.5	0.6	0.1	0.5
75-84	0.5	0.3	0.2	0.1	0.2	0.1	0.4	0.3	0.0	0.2
85+	0.1	0.1	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.0
<i>Total</i>	<i>3.1</i>	<i>2.1</i>	<i>1.1</i>	<i>0.8</i>	<i>1.0</i>	<i>0.3</i>	<i>2.0</i>	<i>1.4</i>	<i>0.2</i>	<i>1.3</i>
<b>Australia</b>										
55-64	21.1	19.2	27.4	19.0	20.1	28.8	30.4	27.3	31.3	25.2
65-74	20.4	18.3	23.2	19.5	16.7	25.7	13.8	18.1	27.1	22.5
75-84	12.6	11.5	13.8	13.1	9.8	15.3	4.3	8.8	14.3	13.0
85+	3.4	3.4	3.6	3.9	2.9	4.1	1.1	1.9	3.7	3.5
<i>Total</i>	<i>57.5</i>	<i>52.5</i>	<i>68.0</i>	<i>55.5</i>	<i>49.5</i>	<i>73.8</i>	<i>49.6</i>	<i>56.1</i>	<i>76.4</i>	<i>64.2</i>
<i>Total (N)</i>	<i>743,887</i>	<i>641,356</i>	<i>270,494</i>	<i>240,149</i>	<i>232,613</i>	<i>40,719</i>	<i>6,857</i>	<i>47,172</i>	<i>1,411,325</i>	<i>3,634,572</i>

\*Statistical division

\*\* Statistical subdivision

Note: the percentages are based on the total population of each area, rather than the total for each English Proficiency Group.

Source: 1996 Census, unpublished data.

Table A2.3: Population change: birthplace by age, Australia, 1986–98

EP Group/ birthplace	1986				1998				Annual growth rates % 1986–98		
	55+ (N)	55+ (%)	65+ (%)	75+ (%)	55+ (N)	55+ (%)	65+ (%)	75+ (%)	55+	65+	75+
<b>EP 1</b>											
New Zealand	22,309	10.2	5.7	2.6	45,525	13.4	6.2	2.5	6.1	4.5	3.6
UK & Ireland	371,590	31.5	18.3	8.2	471,320	38.3	22.1	10.4	2.0	1.9	2.3
Canada	3,258	15.8	8.4	2.4	4,529	15.1	8.5	4.0	2.8	3.2	7.8
USA	5,372	13.4	6.9	1.9	8,312	13.5	6.2	2.8	3.7	2.7	7.1
South Africa	5,841	15.0	8.7	4.1	11,820	16.7	8.4	3.6	6.1	4.7	3.9
<b>EP 2</b>											
Fiji	1,384	9.0	4.5	1.5	4,669	11.3	4.5	1.3	10.7	8.6	7.3
Papua New Guinea	952	4.3	1.6	0.4	1,931	7.2	3.0	0.9	6.1	7.0	9.4
Other Oceania	2,143	12.5	6.7	2.7	3,083	11.0	5.1	1.8	3.1	1.8	0.6
Malta	12,836	21.5	8.6	2.7	22,801	41.5	19.6	6.1	4.9	6.3	6.3
Portugal	1,573	10.0	3.2	0.9	3,698	20.5	7.3	2.0	7.4	8.2	7.8
Spain	3,093	18.0	4.7	1.7	5,402	38.1	18.3	3.8	4.8	10.3	5.4
Estonia	3,287	79.3	44.5	16.8	2,635	93.7	73.6	40.5	-1.8	1.0	4.2
Lithuania	4,208	74.2	38.6	13.2	3,526	88.5	66.0	33.6	-1.5	1.5	5.0
Former USSR	9,661	60.0	39.5	17.6	9,829	40.0	28.4	15.1	0.1	0.8	2.3
Former											
Czech'slovakia nfd	7,955	42.1	15.1	4.4	7,680	44.4	32.2	11.4	-0.3	5.7	7.4
Romania	3,081	36.0	14.6	4.7	3,770	27.5	18.3	7.1	1.7	6.1	7.7
Austria	8,112	34.0	15.9	6.8	11,251	50.9	29.0	10.7	2.8	4.4	3.2
Denmark	1,799	20.3	9.0	3.0	3,152	31.6	14.8	5.1	4.8	5.3	5.5
Finland	1,991	20.9	8.1	2.4	3,189	34.8	17.6	5.5	4.0	6.3	7.0
France	2,822	18.4	7.2	2.9	4,692	24.4	13.2	4.3	4.3	7.2	5.4
Germany	34,379	28.5	10.4	3.2	53,022	43.7	24.6	7.9	3.7	7.5	7.9
Netherlands	32,178	32.1	14.5	3.4	46,734	49.1	28.4	11.2	3.2	5.3	10.1
Switzerland	1,658	18.9	9.7	4.3	2,664	23.4	11.6	4.4	4.0	3.7	2.3
Other Europe	5,113	29.2	14.2	5.0	6,197	28.3	16.2	6.6	1.6	3.0	4.3
Malaysia & Brunei	2,544	5.2	1.9	0.4	9,643	10.5	3.9	1.2	11.7	11.6	14.8
Philippines	2,550	7.4	3.7	0.7	10,226	9.2	4.6	1.7	12.3	12.2	18.0
India	12,243	24.5	12.2	4.2	22,413	23.4	12.6	4.9	5.2	5.8	6.8
Sri Lanka	4,680	19.8	9.9	3.3	10,722	19.3	10.5	4.3	7.2	7.8	9.8
Other Sthn Asia	734	11.4	5.2	2.0	1,880	6.7	3.0	0.9	8.2	7.9	5.5
Other Nthn America					25	23.6	17.9	12.3			
Mauritius	2,324	16.6	7.5	2.3	4,497	24.4	12.5	4.6	5.7	6.8	8.5
Other Africa	2,085	8.6	3.2	1.1	4,459	10.5	4.5	1.4	6.5	7.6	7.2
<b>EP 3</b>											
Greece	33,621	22.9	7.9	3.1	76,306	53.9	22.7	5.8	7.1	8.9	5.1
Italy	100,244	36.7	14.2	5.2	153,438	61.0	35.6	11.4	3.6	7.2	6.0
Former Yugoslav											
Republics	31,023	19.5	7.0	2.3	71,423	35.3	14.7	4.1	7.2	8.5	7.0
Latvia	8,361	73.0	39.9	6.1	7,218	91.3	66.1	34.3	-1.2	1.1	3.3
Ukraine	9,508	85.4	36.6	9.3	9,771	66.4	53.7	26.2	0.2	5.7	11.6
Hungary	13,558	47.0	22.4	7.6	16,672	62.4	38.1	16.2	1.7	3.9	5.9
Poland	38,711	54.4	26.1	6.4	34,101	48.7	38.6	19.1	-1.1	3.2	9.3
Cyprus	5,585	22.4	7.6	2.2	8,408	35.9	19.9	5.3	3.5	7.8	6.9
Israel	1,506	20.9	10.6	5.2	1,007	15.6	6.7	2.2	-3.3	-4.6	-7.9
Lebanon	6,831	11.5	3.8	1.4	13,941	18.0	7.9	2.1	6.1	8.6	6.0
Iran	1,294	10.8	3.9	1.6	2,776	15.2	7.6	2.6	6.6	9.4	8.2
Other Middle East	990	12.6	5.6	2.3	5,430	13.8	6.3	1.8	15.2	15.5	12.0

Table A2.3 (cont.): Population change: birthplace by age, Australia, 1986-98

EP Group/ birthplace	1986				1998				Annual growth rates % 1986-98		
	55+ (N)	55+ (%)	65+ (%)	75+ (%)	55+ (N)	55+ (%)	65+ (%)	75+ (%)	55+	65+	75+
Egypt	10,383	31.6	13.4	3.9	15,323	40.4	23.3	8.4	3.3	6.0	8.0
Other North Africa	698	13.8	5.4	1.6	1,934	24.2	12.4	3.5	8.9	11.3	10.9
Burma	2,173	27.3	13.8	4.3	3,529	30.2	17.3	7.5	4.1	5.2	8.2
Indonesia	3,865	15.5	6.1	1.5	6,646	12.1	6.4	2.3	4.6	7.1	11.0
Cambodia	989	7.1	2.9	0.6	2,797	11.4	5.1	1.8	9.0	9.9	14.5
Laos	502	6.4	2.9	0.6	1,286	11.4	5.3	2.0	8.2	8.3	13.6
Singapore	1,341	8.0	3.4	1.0	2,964	8.2	3.5	1.1	6.8	6.8	8.3
Thailand	206	2.9	1.2	0.4	717	3.2	1.2	0.4	11.0	10.4	10.7
Hong Kong (+ Macau)	1,634	5.6	2.2	0.7	3,553	5.5	2.2	0.8	6.7	6.8	7.9
Japan	817	8.0	1.9	0.6	1,936	7.3	3.3	0.7	7.5	13.1	10.3
Korea	742	7.8	3.1	0.9	3,902	10.4	4.1	1.3	14.8	14.8	15.8
Other Northeast Asia	90	4.4	1.9	0.7	1,095	4.7	1.8	0.7	23.1	22.1	21.7
Argentina	815	8.4	3.8	1.2	2,250	18.9	7.2	2.7	8.8	7.3	8.8
Chile	1,261	6.3	2.8	0.7	4,039	15.6	5.4	2.0	10.2	7.9	11.1
Uruguay	962	9.4	3.2	0.9	2,898	27.8	9.5	2.7	9.6	9.7	9.7
Other Sth America	840	8.7	4.3	1.7	2,404	13.4	5.6	2.1	9.2	7.6	7.1
Central America	267	6.9	2.8	1.1	1,182	8.6	3.9	1.4	13.2	14.0	13.2
The Caribbean	528	15.7	7.8	2.6	801	23.5	10.9	4.4	3.5	3.0	4.8
<b>EP 4</b>											
Turkey	3,123	12.0	6.8	2.8	5,153	16.0	6.3	2.4	4.3	1.1	0.6
Viet Nam	4,104	4.7	1.7	0.4	18,430	10.9	5.5	1.6	13.3	16.4	18.1
China (excl. Taiwan)	14,104	36.3	19.3	6.3	35,002	25.0	14.9	5.9	7.9	8.9	10.7
<b>Australia</b>	<b>2,282,649</b>	<b>18.1</b>	<b>9.9</b>	<b>3.7</b>	<b>2,576,015</b>	<b>17.9</b>	<b>10.8</b>	<b>4.9</b>	<b>1.0</b>	<b>1.9</b>	<b>3.4</b>
<b>Total</b>	<b>3,157,080</b>	<b>19.7</b>	<b>10.5</b>	<b>4.0</b>	<b>3,899,643</b>	<b>20.8</b>	<b>12.2</b>	<b>5.3</b>	<b>1.8</b>	<b>2.6</b>	<b>3.7</b>

Source: AIHW analysis of ABS unpublished data.

Table A2.4: Population aged 55 years and over: birthplace by age, Australia, 1996

EP Group/ birthplace	55-64	65-74	75-84	85+	Pop 55+(N)	Sex ratio 55+*	Pop 55+(%)
<b>EP 1</b>							
NZ	18,716	10,414	5,316	1,795	36,241	98	12.4
UK	163,174	126,858	76,107	27,171	393,310	94	36.7
Ireland	7,204	5,868	3,080	969	17,121	106	33.3
Canada	1,512	1,219	797	170	3,698	93	14.7
USA	2,976	1,957	1,255	217	6,405	148	12.9
South Africa	4,524	2,837	1,428	540	9,329	83	16.7
<b>EP 2</b>							
Other Nthn America	38	18	11	0	67	116	20.5
Other Oceania	4,901	2,451	941	219	8,512	81	9.8
Malta	10,792	6,106	2,141	456	19,495	112	38.3
Spain	2,827	1,649	325	74	4,875	111	35.8
Slovenia	2,578	1,377	309	56	4,320	119	65.5
Austria	4,482	3,502	1,423	463	9,870	117	48.0
Germany Fed Rep	20,523	18,060	5,775	1,268	45,626	88	41.4
Netherlands	17,263	14,653	7,367	1,152	40,435	111	46.0
Other Europe and Former USSR	15,392	15,646	6,358	1,470	38,866	114	31.6
Malaysia	4,826	1,988	754	87	7,655	91	10.0
Philippines	3,871	2,809	1,161	128	7,969	43	8.6
India	8,265	6,212	2,968	660	18,105	88	23.3
Sri Lanka	3,926	2,937	1,488	269	8,620	82	18.3
Other Southern Asia	769	460	140	30	1,399	114	6.7
Other Africa (excl. Nth Africa)	3,818	2,275	870	194	7,157	94	3.9
<b>EP 3</b>							
Cyprus	3,300	2,807	767	147	7,021	116	34.1
Greece	38,273	17,630	4,707	1,545	62,155	112	49.2
Italy	63,325	52,311	17,370	4,788	137,794	114	57.8
Former Yugoslavia (nfd)	11,193	6,293	2,165	469	20,120	120	35.3
Bosnia-Herzegovina	1,520	488	132	9	2,149	122	15.8
Croatia	12,589	4,582	1,185	319	18,675	132	39.7
Former Yslav Rep of Macedonia (FYROM)	6,532	3,025	816	212	10,585	105	25.1
Former Yslav Rep of Serbia/Montenegro	1,633	677	306	47	2,663	146	29.6
Hungary	6,276	5,518	2,751	685	15,230	127	60.3
Poland	6,554	15,598	8,355	1,402	31,909	97	48.9
Latvia	1,805	2,889	1,681	583	6,958	94	86.5
Russian Federation	1,469	2,339	1,953	712	6,473	58	46.1
Ukraine	1,731	4,973	2,233	363	9,300	88	69.0
Lebanon	6,647	3,845	924	274	11,690	120	16.6
Egypt	5,700	4,995	2,050	352	13,097	101	38.4
Other Middle East and Nth Africa	4,804	2,915	933	263	8,915	105	15.0
Indonesia	2,991	2,387	936	133	6,447	98	14.6
Other SE Asia	5,358	2,978	1,385	268	9,989	80	10.9
Hong Kong	2,917	1,230	564	90	4,801	105	7.0
Other NE Asia	3,651	1,935	601	140	6,327	82	8.5
Sth and Central America (and Caribbean)	6,524	2,656	1,101	245	10,526	82	13.9

Table A2.4 (cont.): Population aged 55 years and over: birthplace by age, Australia, 1996

EP Group/ birthplace	55-64	65-74	75-84	85+	Pop 55+(N)	Sex ratio 55+*	Pop 55+(%)
<b>EP 4</b>							
Turkey	2,487	975	537	211	4,210	117	14.6
Viet Nam	7,848	5,411	1,623	346	15,228	82	10.1
China (excl.) Taiwan	11,682	10,121	4,891	1,244	27,938	82	25.2
<b>Aust</b>	915,807	819,055	471,987	127,840	2,334,689	80	17.6
<b>Total</b>	<b>1,483,641</b>	<b>1,258,033</b>	<b>693,552</b>	<b>199,194</b>	<b>3,634,420</b>	<b>86</b>	<b>20.5</b>

• Males per hundred females.

Note: Total includes persons where birthplace was not stated.

Source: 1996 Census.



Table A2.5: Population aged 55 years and over: sex ratios, Australia 1986 and 1998

EP Group	Age in 1986			Age in 1998		
	55+	65+	75+	55+	65+	75+
<b>EP 1</b>						
New Zealand	88	74	67	100	85	65
UK & Ireland	94	79	66	96	87	68
Canada	95	90	82	97	78	56
USA	158	148	66	153	143	137
South Africa	79	68	64	87	72	60
<b>EP 2</b>						
Fiji	83	61	49	87	84	63
Papua New Guinea	81	80	74	72	66	57
Other Oceania	75	66	51	81	63	60
Malta	111	102	95	109	96	78
Portugal	105	84	58	117	86	75
Spain	117	90	59	113	103	91
Estonia	85	58	53	81	79	53
Lithuania	144	127	103	110	115	112
Former USSR	64	69	60	62	55	55
Former Czechoslovakia nfd	159	126	92	137	139	107
Romania	120	103	84	95	94	85
Austria	90	75	66	119	87	59
Denmark	157	141	138	150	138	104
Finland	109	112	160	92	86	69
France	86	68	54	92	81	68
Germany	73	64	56	90	69	49
Netherlands	115	99	85	110	102	76
Switzerland	97	87	91	113	89	63
Other Europe	177	158	126	141	140	128
Malaysia & Brunei	77	72	65	90	76	67
Philippines	44	50	60	44	45	53
India	82	71	63	91	79	67
Sri Lanka	80	66	51	90	75	67
Other Southern Asia	94	76	62	110	95	71
Other Northern America	0	0	0	178	217	160
Mauritius	77	59	44	85	70	51
Other Africa	103	76	61	109	94	61
<b>EP 3</b>						
Greece	123	89	74	110	113	84
Italy	124	103	89	114	115	91
Former Yugoslav Republics	123	113	92	118	105	90
Latvia	114	94	69	90	91	75
Ukraine	114	148	123	85	84	103
Hungary	121	99	71	123	107	86
Poland	129	159	119	92	96	121
Cyprus	146	111	95	113	140	121
Israel	86	68	66	102	87	55
Lebanon	111	97	91	122	103	91
Iran	86	81	75	108	95	97
Other Middle East	88	89	78	116	92	68
Egypt	95	80	59	104	90	82

Table A2.5 (cont.): Population aged 55 years and over: sex ratios, Australia, 1986 and 1998

EP Group/ Birthplace	Age in 1986			Age in 1998		
	55+	65+	75+	55+	65+	75+
Other North Africa	107	83	64	113	110	118
Burma	77	71	59	84	73	68
Indonesia	96	86	55	98	93	85
Cambodia	68	66	51	81	65	58
Laos	76	67	61	98	73	56
Singapore	82	67	62	82	74	52
Thailand	44	45	44	44	46	42
Hong Kong & Macau	90	88	71	96	84	74
Japan	26	48	64	64	28	28
Korea	87	43	43	112	89	58
Other Northeast Asia	73	81	67	96	81	72
Argentina	86	72	80	85	66	53
Chile	56	47	49	85	51	39
Uruguay	76	40	17	92	66	38
Other Sth America	65	50	43	78	61	49
Central America	70	49	54	72	50	36
The Caribbean	85	76	87	93	78	54
<b>EP 4</b>						
Turkey	93	74	63	127	98	73
Viet Nam	92	72	61	83	78	66
China excl Taiwan	79	69	62	88	84	68
<b>Australia</b>	79	69	54	81	72	58
<i>Total</i>	84	73	58	87	78	63

Note: Sex ratio is males per 100 females.

Source: AIHW analysis of ABS unpublished data.

Table A3.1a: Males aged 50 and over: EP Group by age and marital status 1996 (%)

EP Group	Age	Never married	Widowed	Divorced	Separated	Married	Total (N)
EP 1	50-54	6	1	12	5	76	73,859
	55-59	5	2	11	4	78	58,410
	60-64	4	3	9	4	79	45,203
	65-69	5	6	7	3	78	40,133
	70-74	5	11	6	3	76	36,313
	75-79	4	16	4	2	74	24,068
	80-84	4	26	3	2	65	13,395
	85-89	4	38	2	2	54	7,314
<i>Total</i>	90+	5	55	1	1	38	2,680
		5	7	9	4	76	301,375
EP 2	50-54	7	1	10	4	78	40,540
	55-59	6	2	10	4	79	30,892
	60-64	6	3	8	4	78	24,960
	65-69	6	5	7	4	78	22,911
	70-74	6	9	6	3	76	15,916
	75-79	4	15	4	3	73	8,920
	80-84	5	23	4	2	66	4,582
	85-89	5	31	3	3	58	1,685
<i>Total</i>	90+	6	49	3	3	38	523
		6	5	8	4	77	150,929
EP 3	50-54	4	1	7	4	85	52,226
	55-59	4	2	6	3	85	54,986
	60-64	4	3	5	3	85	49,108
	65-69	5	5	4	2	84	41,459
	70-74	5	8	5	2	79	32,627
	75-79	5	13	4	2	75	16,633
	80-84	4	22	3	2	69	9,486
	85-89	4	35	2	2	57	3,839
<i>Total</i>	90+	7	48	2	2	41	1,253
		5	5	5	3	82	261,617
EP 4	50-54	3	1	5	4	87	7,287
	55-59	3	2	5	4	87	5,530
	60-64	3	3	3	3	89	4,956
	65-69	3	5	3	3	85	4,625
	70-74	4	7	2	3	84	3,108
	75-79	4	13	2	3	78	1,892
	80-84	4	21	3	2	71	1,016
	85-89	3	34	1	1	60	445
<i>Total</i>	90+	7	38	3	3	49	184
		3	5	4	3	85	29,043
Australia	50-54	8	1	11	5	75	310,863
	55-59	8	2	10	4	76	243,128
	60-64	8	4	9	3	76	204,024
	65-69	8	6	7	3	76	204,777
	70-74	7	11	5	2	75	169,883
	75-79	6	17	4	2	71	115,068
	80-84	6	26	3	2	63	68,351
	85-89	6	39	2	1	51	26,862
<i>Total</i>	90+	8	54	2	1	35	8,906
		7	8	8	3	74	1,351,862

Table A3.1b: Females aged 50 and over: EP Group by age and marital status, 1996 (%)

EP Group	Age	Never married	Widowed	Divorced	Separated	Married	Total (N)
EP 1	50-54	3	4	14	5	73	65,741
	55-59	3	7	13	4	74	52,494
	60-64	3	13	10	3	71	41,951
	65-69	2	23	8	2	64	36,625
	70-74	3	35	6	2	54	35,982
	75-79	3	50	5	1	41	29,909
	80-84	4	67	3	1	25	20,746
	85-89	6	79	2	0	13	13,873
	90+	6	87	1	0	5	6,972
<i>Total</i>		3	26	9	3	59	304,293
EP 2	50-54	4	5	12	5	75	36,507
	55-59	3	10	10	4	73	26,207
	60-64	3	17	9	4	68	22,327
	65-69	2	28	8	3	59	22,157
	70-74	2	41	6	2	48	19,175
	75-79	2	56	5	1	36	11,688
	80-84	2	71	4	1	23	6,727
	85-89	3	82	2	1	12	3,086
	90+	4	88	2	-	6	1,186
<i>Total</i>		3	25	9	3	60	149,060
EP 3	50-54	2	6	7	4	81	47,461
	55-59	2	10	6	3	79	48,325
	60-64	2	17	6	2	74	42,351
	65-69	2	28	5	2	63	35,597
	70-74	2	42	4	2	50	32,532
	75-79	2	56	3	1	37	16,066
	80-84	2	72	2	1	23	10,642
	85-89	3	81	2	1	13	5,606
	90+	2	89	1	0	8	2,405
<i>Total</i>		2	26	5	2	65	240,985
EP 4	50-54	5	8	7	4	76	6,402
	55-59	3	13	7	3	75	5,713
	60-64	2	20	5	3	70	5,782
	65-69	3	33	4	2	58	5,044
	70-74	3	48	3	2	44	3,810
	75-79	2	63	1	3	31	2,580
	80-84	3	75	2	1	20	1,638
	85-89	3	85	1	1	10	764
	90+	2	86	2	-	9	370
<i>Total</i>		3	30	5	3	59	32,103
Australia	50-54	5	5	14	5	72	313,272
	55-59	5	9	12	4	71	250,055
	60-64	5	16	9	3	67	218,612
	65-69	5	25	7	2	60	231,725
	70-74	5	38	5	2	50	212,673
	75-79	6	54	4	1	36	166,066
	80-84	6	68	3	1	22	122,493
	85-89	8	78	2	0	12	62,504
	90+	10	84	1	0	5	29,560
<i>Total</i>		5	28	8	3	56	1,606,960

Source: ABS 1996 Census, unpublished data.

Table A3.2: Persons aged 55 and over: EP Group by living arrangement, age and sex 1996 (%)

EP Group	Relationship in household	55-59	60-64	65-69	70-74	75-79	80-84	85+	Total
<b>Males</b>									
EP 1	Spouse	77	77	74	72	69	59	40	72
	Other family	3	3	3	3	4	6	9	3
	Other people	3	3	2	2	2	2	1	2
	Lone person	11	11	13	15	17	21	25	14
	Not applicable	6	7	8	8	8	12	25	8
	<i>Total (N)</i>	<i>58,486</i>	<i>45,133</i>	<i>40,105</i>	<i>36,263</i>	<i>24,087</i>	<i>13,378</i>	<i>9,974</i>	<i>227,426</i>
EP 2	Spouse	77	76	74	73	69	60	45	74
	Other family	4	4	4	5	6	8	13	5
	Other people	3	3	2	2	2	2	3	2
	Lone person	11	11	13	14	16	19	19	13
	Not applicable	5	6	7	7	7	11	20	6
	<i>Total (N)</i>	<i>30,936</i>	<i>24,962</i>	<i>22,995</i>	<i>15,867</i>	<i>8,955</i>	<i>4,610</i>	<i>2,281</i>	<i>110,606</i>
EP 3	Spouse	84	84	82	77	72	64	47	80
	Other family	4	4	4	4	6	8	16	5
	Other people	2	1	1	2	2	2	1	2
	Lone person	7	8	9	12	14	17	18	10
	Not applicable	3	3	4	5	6	10	18	4
	<i>Total (N)</i>	<i>54,992</i>	<i>49,320</i>	<i>41,412</i>	<i>32,574</i>	<i>16,548</i>	<i>9,442</i>	<i>5,085</i>	<i>209,373</i>
EP 4	Spouse	83	84	81	77	72	64	47	79
	Other family	6	7	10	11	15	18	28	10
	Other people	3	3	2	3	2	3	1	3
	Lone person	4	3	4	5	6	8	11	5
	Not applicable	3	3	3	4	5	7	13	4
	<i>Total (N)</i>	<i>5,531</i>	<i>4,964</i>	<i>4,590</i>	<i>3,120</i>	<i>1,843</i>	<i>1,016</i>	<i>650</i>	<i>21,714</i>
Australia	Spouse	74	72	69	68	64	56	37	68
	Other family	5	4	4	4	5	6	9	5
	Other people	3	2	2	2	2	1	1	2
	Lone person	11	13	14	15	18	22	25	15
	Not applicable	7	9	11	11	11	15	28	11
	<i>Total (N)</i>	<i>243,141</i>	<i>204,023</i>	<i>204,776</i>	<i>169,878</i>	<i>115,060</i>	<i>68,352</i>	<i>35,778</i>	<i>1,041,008</i>

Table A3.2 (cont.): Persons aged 55 and over: EP Group by living arrangement, age and sex, 1996 (%)

Birthplace	Relationship in household	55-59	60-64	65-69	70-74	75-79	80-84	85+	Total
<b>Females</b>									
<b>EP 1</b>	Spouse	72	67	60	51	38	22	8	52
	Other family	7	7	7	9	11	14	16	9
	Other people	2	2	2	1	1	1	1	2
	Lone person	13	17	23	32	40	45	36	26
	Not applicable	6	7	7	8	10	17	39	11
	<i>Total (N)</i>	<i>52,594</i>	<i>41,927</i>	<i>36,652</i>	<i>35,985</i>	<i>29,913</i>	<i>20,694</i>	<i>20,937</i>	<i>238,702</i>
<b>EP 2</b>	Spouse	71	65	56	45	34	20	8	53
	Other family	12	13	14	17	21	23	27	16
	Other people	2	2	2	2	2	1	1	2
	Lone person	11	15	22	30	35	40	32	22
	Not applicable	4	5	6	6	8	16	32	7
	<i>Total (N)</i>	<i>26,163</i>	<i>22,316</i>	<i>22,190</i>	<i>19,234</i>	<i>11,686</i>	<i>6,779</i>	<i>4,324</i>	<i>112,692</i>
<b>EP 3</b>	Spouse	77	72	61	48	34	20	8	59
	Other family	12	13	16	18	23	31	38	17
	Other people	1	1	1	2	2	1	1	1
	Lone person	7	11	18	27	33	33	23	18
	Not applicable	2	3	4	5	9	15	29	6
	<i>Total (N)</i>	<i>48,359</i>	<i>42,411</i>	<i>35,660</i>	<i>32,423</i>	<i>16,130</i>	<i>10,721</i>	<i>7,929</i>	<i>193,633</i>
<b>EP 4</b>	Spouse	67	62	51	39	26	14	7	49
	Other family	23	27	35	43	52	55	58	36
	Other people	3	3	2	3	3	3	1	3
	Lone person	4	5	8	11	13	17	12	8
	Not applicable	3	3	4	5	5	11	22	5
	<i>Total (N)</i>	<i>5,733</i>	<i>5,811</i>	<i>5,036</i>	<i>3,761</i>	<i>2,593</i>	<i>1,580</i>	<i>1,147</i>	<i>25,661</i>
<b>Australia</b>	Spouse	68	62	55	45	32	19	7	47
	Other family	9	9	9	10	11	13	14	10
	Other people	2	2	2	2	1	1	1	2
	Lone person	14	18	25	34	43	47	37	28
	Not applicable	7	9	9	10	12	20	41	13
	<i>Total (N)</i>	<i>250,059</i>	<i>218,608</i>	<i>231,722</i>	<i>212,675</i>	<i>166,064</i>	<i>122,494</i>	<i>92,070</i>	<i>1,293,692</i>

Source: ABS 1996 Census, unpublished data.

Table A3.3: Females aged 55 and over: EP Group by number of children ever born and age, 1996 (%)

EP Group/ Birthplace	No. of children ever born	55-59	60-64	65+	Total
EP 1	None	8.4	8.1	9.4	8.9
	One	8.5	8.6	13.9	11.8
	Two	31.5	27.2	26.5	27.7
	Three	26.5	25.4	19.4	22.0
	Four	14.1	15.1	11.3	12.6
	Five	5.1	6.8	5.5	5.6
	Six or more	3.3	4.9	5.1	4.7
	Not stated	2.6	3.9	9.0	6.7
	<i>Total (N)</i>	<i>52,534</i>	<i>41,913</i>	<i>144,216</i>	<i>238,663</i>
EP 2	None	10.0	8.2	9.2	9.2
	One	11.8	11.1	13.7	12.7
	Two	29.3	25.6	22.5	24.7
	Three	22.2	20.8	16.6	18.7
	Four	12.1	13.6	10.9	11.7
	Five	5.4	7.1	6.6	6.4
	Six or more	4.6	8.1	11.7	9.4
	Not stated	4.6	5.6	8.9	7.2
	<i>Total (N)</i>	<i>27,105</i>	<i>22,998</i>	<i>67,827</i>	<i>117,930</i>
EP 3	None	5.9	5.6	7.6	6.7
	One	9.4	10.5	13.0	11.5
	Two	35.7	32.7	26.5	30.2
	Three	25.6	24.2	19.4	22.0
	Four	11.1	11.1	11.4	11.3
	Five	3.9	4.8	6.1	5.3
	Six or more	3.5	5.1	8.0	6.2
	Not stated	5.0	6.0	8.0	6.8
	<i>Total (N)</i>	<i>47,456</i>	<i>41,860</i>	<i>99,289</i>	<i>188,605</i>
EP 4	None	6.7	5.9	7.2	6.8
	One	8.5	7.6	10.3	9.3
	Two	24.9	21.3	14.9	18.5
	Three	17.4	15.6	12.5	14.3
	Four	12.7	11.9	11.8	12.0
	Five	7.8	8.4	9.8	9.0
	Six or more	16.9	22.8	25.7	23.1
	Not stated	5.0	6.4	7.9	6.9
	<i>Total (N)</i>	<i>5,662</i>	<i>5,796</i>	<i>14,085</i>	<i>25,543</i>
Australia	None	9.1	9.0	12.0	10.9
	One	6.5	6.6	10.4	9.0
	Two	26.2	21.9	23.1	23.5
	Three	27.0	24.7	19.7	22.0
	Four	16.2	17.2	12.6	14.1
	Five	6.7	8.3	6.3	6.7
	Six or more	5.3	8.0	6.9	6.8
	Not stated	3.0	4.3	9.0	7.0
	<i>Total (N)</i>	<i>250,048</i>	<i>218,599</i>	<i>825,020</i>	<i>1,293,667</i>

Source: ABS 1996 Census, unpublished data.

Table A5.1a: Persons aged 55 and over: EP Group by post school qualifications and age, 1996 (%)

EP Group	Post-school qualifications	55-59	60-64	65-69	70-74	75-79	80-84	85+	Total
EP 1	Higher qualification	19.3	16.1	14.2	11.8	10.1	8.8	6.7	14.4
	Skilled vocational	26.8	24.7	21.3	21.6	18.7	15.2	13.8	22.5
	Basic vocational	2.6	2.3	2.0	1.7	1.3	1.0	0.9	2.0
	Inadequately described	1.5	1.8	1.6	1.6	1.9	1.6	1.4	1.6
	<i>All with post-school qualifications</i>	50.2	44.9	39.1	36.7	32.0	26.7	22.7	40.5
EP 2	Higher qualification	19.5	15.0	13.1	12.9	11.4	10.6	12.4	15.0
	Skilled vocational	28.9	28.3	26.7	21.4	19.6	17.3	14.7	25.7
	Basic vocational	1.9	1.7	1.5	1.6	1.2	1.0	0.5	1.6
	Inadequately described	1.2	1.4	1.3	1.3	1.7	1.6	1.6	1.3
	<i>All with post-school qualifications</i>	51.6	46.4	42.5	37.2	33.9	30.3	29.2	43.7
EP 3	Higher qualification	8.5	5.8	4.7	4.6	4.8	5.3	4.5	6.0
	Skilled vocational	17.0	14.9	11.7	10.5	9.5	8.3	6.6	13.2
	Basic vocational	1.1	0.9	0.8	0.7	0.7	0.5	0.4	0.8
	Inadequately described	0.6	0.6	0.5	0.5	0.7	0.6	0.9	0.6
	<i>All with post-school qualifications</i>	27.2	22.2	17.6	16.4	15.6	14.7	12.4	20.6
EP 4	Higher qualification	19.5	17.0	11.8	10.2	7.5	8.1	8.8	14.1
	Skilled vocational	5.5	4.0	3.5	3.0	2.8	3.3	1.0	3.9
	Basic vocational	1.2	0.6	0.4	0.4	0.2	0.9	0.5	0.6
	Inadequately described	1.0	1.6	0.9	0.5	0.5	0.3	0.0	0.9
	<i>All with post-school qualifications</i>	27.2	23.2	16.6	14.1	10.9	12.6	10.2	19.6
Aust	Higher qualification	15.5	12.2	11.2	10.0	7.7 <sup>nt</sup>	7.2	6.2	11.4
	Skilled vocational	22.6	20.3	18.1	17.1	12.9	10.0	10.0	18.0
	Basic vocational	2.0	1.8	1.6	1.4	1.1	1.0	0.8	1.6
	Inadequately described	0.9	0.9	0.9	0.9	1.0	1.0	0.8	0.9
	<i>All with post-school qualifications</i>	41.0	35.2	31.9	29.4	22.7	19.2	17.8	31.9

Source: ABS 1996 Census, unpublished data.



Table A5.1b: Females aged 55 and over: EP Group by post-school qualification and age, 1996 (%)

EP Group	Post school qualifications	55-59	60-64	65-69	70-74	75-79	80-84	85+	Total
		1							
EP 1	Higher qualification	16.8	14.1	11.3	7.9	6.4	5.5	4.3	10.8
	Skilled vocational	2.5	2.2	2.1	1.5	1.7	1.4	1.1	1.9
	Basic vocational	3.4	2.9	2.2	1.6	1.1	0.7	0.7	2.1
	Inadequately described	1.4	1.3	1.2	1.0	1.1	0.7	0.7	1.1
	<i>All with post-school qualifications</i>	24.2	20.5	16.7	12.0	10.3	8.4	6.8	15.9
EP 2	Higher qualification	16.3	11.6	8.8	7.6	6.5	6.7	6.5	10.4
	Skilled vocational	4.9	4.7	3.9	3.1	3.0	2.7	2.3	3.9
	Basic vocational	2.9	2.1	1.5	1.2	1.1	0.9	1.0	1.8
	Inadequately described	2.8	2.3	1.8	1.8	1.4	0.9	1.2	2.0
	<i>All with post-school qualifications</i>	26.8	20.7	16.1	13.6	12.0	11.2	11.0	18.2
EP 3	Higher qualification	6.0	4.0	3.2	3.0	3.5	3.1	3.2	4.1
	Skilled vocational	2.4	2.1	1.7	1.5	1.6	1.0	0.8	1.9
	Basic vocational	1.1	0.7	0.6	0.6	0.5	0.3	0.3	0.7
	Inadequately described	0.6	0.6	0.4	0.4	0.4	0.6	0.4	0.5
	<i>All with post-school qualifications</i>	10.1	7.4	6.0	5.5	5.9	5.0	4.7	7.1
EP 4	Higher qualification	13.0	10.9	6.3	4.9	4.2	2.7	3.0	8.0
	Skilled vocational	1.1	1.0	0.7	0.3	0.7	0.4	0.0	0.7
	Basic vocational	1.0	0.7	0.2	0.2	0.4	0.2	0.3	0.5
	Inadequately described	1.4	1.1	1.1	0.6	1.1	0.8	0.4	1.0
	<i>All with post-school qualifications</i>	16.5	13.6	8.3	6.0	6.3	4.1	3.6	10.3
Aust	Higher qualification	14.8	10.8	8.4	6.0	4.8	4.3	4.0	8.5
	Skilled vocational	1.8	2.0	2.1	1.6	1.3	1.0	1.0	1.7
	Basic vocational	2.7	2.0	1.7	1.2	0.8	0.7	0.6	1.6
	Inadequately described	1.1	1.0	1.0	1.0	0.9	0.9	0.7	1.0
	<i>All with post-school qualifications</i>	20.3	15.8	13.1	9.8	7.8	6.8	6.3	12.7

Source: ABS 1996 Census, unpublished data.

Table A6.1: Persons aged 15 to 79: labour force participation and unemployment rates by EP Group, sex and age, 1986 (%)

EP Group	15-54	55-59	60-64	65-69	70-74	75-79	Total
<b>Males</b>							
<b>Participation rate</b>							
EP 1	91.7	82.0	46.9	11.7	5.2	3.7	77.8
EP 2	87.1	78.5	55.2	14.3	7.6	5.5	77.1
EP 3	84.4	73.2	54.9	14.1	6.6	5.8	73.4
EP 4	78.5	75.5	59.1	22.0	8.4	5.5	74.1
Australia	86.1	78.3	43.8	14.6	8.8	6.1	75.8
<b>Unemployment rate</b>							
EP 1	8.4	9.2	11.7	5.8	4.8		8.6
EP 2	8.1	9.5	14.0	7.3	6.6		8.5
EP 3	10.4	8.5	11.3	6.5	5.6		10.2
EP 4	25.3	35.7	38.1	26.7	9.4		26.1
Australia	8.9	6.3	7.5	2.9	2.7		8.7
<b>Females</b>							
<b>Participation rate</b>							
EP 1	65.8	36.4	13.6	4.9	2.3	1.4	51.7
EP 2	59.6	31.0	14.2	5.6	3.2	1.7	48.2
EP 3	54.2	26.1	11.7	5.1	2.8	1.9	43.5
EP 4	60.3	37.4	16.7	7.4	3.5	2.3	52.4
Australia	61.0	32.1	14.3	5.9	3.0	1.8	49.2
<b>Unemployment rate</b>							
EP 1	9.5	6.0	3.5	5.4	8.4		9.2
EP 2	10.3	7.5	5.1	7.6	6.9		10.0
EP 3	11.9	9.3	6.2	8.5	11.1		11.6
EP 4	33.1	43.0	27.6	24.5	9.7		33.2
Australia	9.5	3.6	2.0	3.3	4.7		9.1

Source: ABS 1986 Census, unpublished data.

Table A7.1: Males aged 55 and over: EP Group by weekly income and age, 1996 (%)

EP Group	Income	55-59	60-64	65-69	70-74	75-79	80-84	85+	Total
EP 1	Less than \$80	4.6	4.9	2.5	1.6	1.6	1.9	2.2	3.2
	\$80-\$159	13.9	25.9	25.3	25.1	23.8	23.9	23.0	22.1
	\$160-\$299	13.9	22.9	44.6	48.8	49.3	48.8	48.9	34.0
	\$300-\$499	18.8	16.9	13.8	12.7	13.1	11.5	10.0	15.1
	\$500-\$699	18.1	12.5	5.5	4.9	4.6	3.8	3.5	9.8
	\$700-\$999	14.5	8.0	3.0	2.3	2.1	2.2	1.7	6.6
	\$1,000 or more	13.7	6.8	2.8	1.6	1.5	1.7	1.4	6.0
	Not stated	2.4	2.2	2.5	3.0	4.0	6.2	9.2	3.2
	Total (N)	58,538	45,148	40,153	36,248	24,075	13,401	9,991	227,554
EP 2	Less than \$80	5.6	6.2	4.6	4.4	3.9	4.4	3.3	5.1
	\$80-\$159	16.0	27.0	33.0	33.4	34.2	32.6	27.7	26.9
	\$160-\$299	15.3	23.8	36.9	39.6	39.5	39.5	40.8	28.7
	\$300-\$499	19.6	16.0	12.1	10.6	10.1	9.2	9.5	14.5
	\$500-\$699	17.7	11.5	5.1	3.9	4.1	3.7	4.6	9.8
	\$700-\$999	12.8	7.2	2.7	2.2	2.0	1.9	1.5	6.4
	\$1,000 or more	10.2	5.3	2.6	2.1	1.6	1.5	2.4	5.1
	Not stated	2.9	2.9	3.0	3.8	4.7	7.2	10.2	3.5
	Total (N)	30,930	25,060	22,950	15,786	8,957	4,586	2,211	110,480
EP 3	Less than \$80	5.1	5.5	4.4	3.3	3.6	3.6	4.9	4.6
	\$80-\$159	22.9	33.4	44.8	44.5	42.8	41.3	33.2	35.7
	\$160-\$299	16.3	22.1	30.8	35.2	36.1	37.5	39.3	26.5
	\$300-\$499	22.9	17.7	8.8	7.5	7.5	6.6	6.5	14.1
	\$500-\$699	16.3	10.3	4.0	2.8	2.6	1.9	2.6	8.3
	\$700-\$999	8.0	4.5	2.0	1.4	1.4	1.3	1.2	4.0
	\$1,000 or more	4.9	2.8	1.5	1.2	1.3	1.4	1.7	2.7
	Not stated	3.7	3.6	3.7	4.1	4.8	6.3	10.8	4.1
	Total (N)	54,922	49,113	41,475	32,657	16,526	9,469	5,197	209,359
EP 4	Less than \$80	9.7	18.3	18.3	17.4	15.2	14.0	16.5	15.5
	\$80-\$159	32.0	39.0	46.9	48.2	50.3	47.0	40.2	41.6
	\$160-\$299	17.7	16.9	19.6	22.0	22.4	28.1	30.9	19.8
	\$300-\$499	17.9	12.0	6.3	4.8	4.5	3.3	2.4	9.9
	\$500-\$699	9.0	4.9	2.5	1.5	1.2	1.7	0.5	4.3
	\$700-\$999	5.6	2.9	1.6	1.1	1.7	0.3	1.4	2.8
	\$1,000 or more	4.8	2.9	1.1	1.2	0.8	0.9	1.9	2.4
	Not stated	3.3	3.2	3.8	3.8	4.0	4.7	6.2	3.7
	Total (N)	5,505	4,972	4,628	3,084	1,873	994	625	21,681
Australia	Less than \$80	4.6	4.8	2.9	1.9	1.8	2.1	2.5	3.3
	\$80-\$159	13.5	22.2	28.1	27.4	26.6	26.2	21.5	22.9
	\$160-\$299	16.4	25.0	37.1	40.4	42.7	43.9	46.1	31.8
	\$300-\$499	20.8	19.5	15.2	14.6	13.6	11.5	10.2	16.7
	\$500-\$699	17.2	12.5	6.9	6.5	5.6	4.9	4.2	10.0
	\$700-\$999	12.8	7.2	3.4	3.1	2.8	2.7	2.4	6.1
	\$1,000 or more	11.7	5.9	3.1	2.2	1.9	2.0	2.0	5.2
	Not stated	3.0	3.0	3.2	3.8	4.9	6.8	11.1	3.9
	Total (N)	243,126	204,014	204,773	169,881	115,067	68,353	35,777	1,040,991

Source: ABS 1996 Census, unpublished data.

Table A7.2: Females aged 55 and over: EP Group by weekly income and age, 1996 (%)

EP Group	Income	55-59	60-64	65-69	70-74	75-79	80-84	85+	Total
EP 1	Less than \$80	16.6	10.4	5.6	4.7	3.7	3.1	2.8	8.0
	\$80-\$159	23.4	30.6	29.5	27.1	25.5	21.5	16.3	25.6
	\$160-\$299	23.8	38.3	49.7	53.3	54.9	57.5	58.5	44.6
	\$300-\$499	16.1	9.9	7.9	7.4	7.2	6.6	6.6	9.7
	\$500-\$699	9.2	4.2	2.2	2.0	1.7	1.7	1.4	3.9
	\$700-\$999	5.2	2.3	1.0	0.7	0.8	0.7	0.6	2.0
	\$1,000 or more	1.9	1.0	0.7	0.5	0.4	0.5	0.6	0.9
	Not stated	3.9	3.4	3.4	4.2	5.7	8.4	13.1	5.2
	Total (N)	52,511	41,976	36,667	36,029	29,910	20,653	20,897	238,643
EP 2	Less than \$80	17.1	12.7	8.2	6.4	6.1	4.6	4.3	10.3
	\$80-\$159	25.8	33.3	34.8	32.2	29.3	24.5	17.4	30.1
	\$160-\$299	24.0	34.2	41.5	45.6	47.7	51.1	50.6	38.3
	\$300-\$499	14.9	8.9	6.7	6.6	6.6	6.7	8.2	9.1
	\$500-\$699	7.4	3.5	2.2	2.1	2.1	1.7	2.3	3.6
	\$700-\$999	4.3	1.8	1.0	0.9	1.0	1.3	1.3	1.9
	\$1,000 or more	1.5	1.0	0.6	0.7	0.8	0.9	1.5	1.0
	Not stated	4.9	4.5	4.9	5.6	6.6	9.0	14.3	5.7
	Total (N)	26,206	22,273	22,153	19,189	11,817	6,774	4,310	112,722
EP 3	Less than \$80	16.3	10.6	6.3	5.2	5.2	5.1	5.0	9.3
	\$80-\$159	34.8	43.1	44.5	39.7	33.9	29.6	23.4	38.4
	\$160-\$299	24.6	30.6	36.6	42.1	46.4	49.1	51.8	35.3
	\$300-\$499	12.6	7.2	5.4	5.1	5.3	5.4	4.8	7.5
	\$500-\$699	4.0	2.5	1.7	1.6	1.8	1.2	1.1	2.4
	\$700-\$999	1.9	1.1	0.7	0.8	0.7	0.8	0.7	1.1
	\$1,000 or more	1.0	0.7	0.6	0.7	0.8	0.8	0.6	0.7
	Not stated	4.8	4.4	4.3	4.9	5.9	8.1	12.6	5.3
	Total (N)	48,287	42,379	35,524	35,466	16,149	10,654	7,915	193,374
EP 4	Less than \$80	21.7	26.3	22.6	20.5	16.9	14.5	13.1	21.4
	\$80-\$159	39.9	39.9	40.4	35.9	34.1	31.4	24.8	37.6
	\$160-\$299	19.9	21.4	27.0	33.2	38.5	43.6	49.4	28.3
	\$300-\$499	8.9	4.8	3.5	3.6	4.2	2.2	3.5	5.0
	\$500-\$699	2.9	1.6	1.3	0.8	1.0	0.6	0.5	1.5
	\$700-\$999	1.5	0.8	0.5	0.6	0.5 <sup>a</sup>	0.5	0.3	0.8
	\$1,000 or more	1.0	0.8	0.4	0.4	0.3	1.0	0.5	0.7
	Not stated	4.2	4.4	4.3	4.9	4.4	6.3	7.9	4.7
	Total (N)	5,693	5,784	5,020	3,810	2,597	1,616	1,164	25,684
Australia	Less than \$80	15.4	10.0	6.0	4.7	3.7	3.0	2.5	7.4
	\$80-\$159	22.1	29.8	30.8	28.1	23.8	19.5	14.1	25.3
	\$160-\$299	25.9	36.9	44.1	48.3	53.3	56.6	58.6	43.5
	\$300-\$499	16.4	11.2	9.5	9.1	8.4	7.9	7.4	10.6
	\$500-\$699	8.5	4.4	3.0	2.6	2.4	2.1	1.7	4.0
	\$700-\$999	5.1	2.3	1.4	1.2	1.1	1.0	0.8	2.1
	\$1,000 or more	2.1	1.3	0.9	0.8	0.8	0.8	0.8	1.1
	Not stated	4.4	4.2	4.3	5.1	6.6	9.2	14.1	5.9
Total (N)	250,052	218,615	231,728	212,675	166,067	122,492	92,066	1,293,695	

Source: ABS 1996 Census, unpublished data.

Table A7.3: Persons aged 55 and over: EP Group by tenure status and age, 1996 (%)

EP Group	Tenure	55-59	60-64	65-69	70-74	75-79	80-84	85+	Total
EP 1	Fully owned	56.5	66.4	69.4	68.2	63.8	55.7	44.5	62.3
	Being purchased	21.4	11.8	6.9	5.7	5.2	4.5	3.1	10.5
	Rented	17.0	16.7	17.4	17.4	18.1	18.0	12.2	16.9
	Other	1.5	1.5	1.8	2.7	3.7	4.5	4.3	2.4
	Not stated	1.3	1.4	1.9	2.5	3.6	4.6	4.1	2.3
	Not applicable	2.4	2.2	2.6	3.5	5.6	12.7	31.8	5.6
	<i>Total (N)</i>	<i>110,983</i>	<i>87,088</i>	<i>76,840</i>	<i>72,327</i>	<i>54,054</i>	<i>33,969</i>	<i>30,994</i>	<i>466,255</i>
EP 2	Fully owned	64.3	69.9	71.8	69.3	64.7	58.3	49.0	67.1
	Being purchased	15.7	9.9	6.9	6.6	6.7	6.5	5.1	9.7
	Rented	14.5	14.5	14.8	15.2	15.9	15.3	11.4	14.8
	Other	1.4	1.4	1.5	2.0	2.9	3.9	3.3	1.8
	Not stated	2.1	2.6	3.0	3.9	4.7	4.9	5.2	3.1
	Not applicable	1.8	1.8	2.1	3.0	5.1	11.1	25.9	3.5
	<i>Total (N)</i>	<i>57,184</i>	<i>47,217</i>	<i>45,101</i>	<i>35,138</i>	<i>20,648</i>	<i>11,363</i>	<i>6,558</i>	<i>223,209</i>
EP 3	Fully owned	74.0	78.6	79.6	78.8	75.5	71.2	60.1	76.4
	Being purchased	9.7	6.0	4.4	3.6	3.6	3.6	3.1	5.9
	Rented	11.1	10.0	9.9	9.4	10.3	9.0	7.7	10.1
	Other	1.2	1.1	1.1	1.4	1.7	2.2	2.6	1.3
	Not stated	2.8	3.1	3.5	4.2	4.1	4.0	3.9	3.4
	Not applicable	1.1	1.1	1.6	2.7	4.8	9.9	22.5	2.9
	<i>Total (N)</i>	<i>103,329</i>	<i>91,598</i>	<i>76,990</i>	<i>65,116</i>	<i>32,612</i>	<i>20,153</i>	<i>13,018</i>	<i>402,816</i>
EP 4	Fully owned	48.2	44.4	44.3	48.7	50.2	51.4	47.7	47.0
	Being purchased	19.3	19.8	18.4	15.6	15.3	14.5	11.6	17.8
	Rented	28.2	31.2	31.9	28.6	26.8	22.1	19.6	28.9
	Other	1.6	1.7	2.0	2.3	2.3	2.5	4.0	2.0
	Not stated	2.1	2.1	2.4	3.0	2.3	3.0	2.7	2.4
	Not applicable	0.7	0.7	0.9	1.8	3.1	6.5	14.5	2.0
	<i>Total (N)</i>	<i>11,213</i>	<i>10,704</i>	<i>9,625</i>	<i>6,947</i>	<i>4,463</i>	<i>2,597</i>	<i>1,792</i>	<i>47,341</i>
Australia	Fully owned	66.7	73.6	75.8	73.2	70.1	63.8	48.0	69.9
	Being purchased	14.2	7.8	5.6	6.2	4.8	3.2	2.1	7.4
	Rented	13.0	11.9	10.9	10.3	10.3	9.8	7.7	11.1
	Other	2.0	2.0	2.1	2.7	3.7	4.4	3.8	2.6
	Not stated	1.5	1.8	2.2	2.9	3.9	4.5	3.7	2.6
	Not applicable	2.6	2.9	3.4	4.6	7.2	14.4	34.7	6.4
	<i>Total (N)</i>	<i>493,166</i>	<i>422,641</i>	<i>436,496</i>	<i>382,517</i>	<i>281,146</i>	<i>190,845</i>	<i>127,857</i>	<i>2,334,668</i>

Source: ABS 1996 Census, unpublished data.

Table A8.1: Population aged 15 to 74 with superannuation coverage: birthplace by age and sex, 1995 (%)

Birthplace	15-34	35-44	45-54	55-64	65-74	Total
<b>Males</b>						
Born in Australia	69.0	77.1	73.6	43.0	3.0	63.0
Born in main English-speaking countries	74.3	76.3	75.2	52.5	3.8	63.3
Born in other countries	53.6	68.9	61.9	38.6	3.6	50.5
<b>Females</b>						
Born in Australia	56.6	57.8	57.6	22.3	1.4	47.7
Born in main English-speaking countries	55.9	58.9	63.5	30.7	1.6	48.5
Born in other countries	39.0	48.5	43.5	14.5	0.8	34.0
<b>Persons</b>						
Born in Australia	62.9	67.3	65.6	32.5	2.1	55.3
Born in main English-speaking countries	64.9	67.9	69.7	41.9	2.8	56.1
Born in other countries	46.1	58.6	53.0	27.2	2.2	42.3

Source: ABS 1995 Superannuation survey, unpublished data.

Table A8.2: Persons aged 45 to 64 years contributing to superannuation for 20 or more years: birthplace and period of arrival by age and sex, 1995 (as a percentage of people covered)

Birthplace and period of arrival	45-54	55-64	Total
<b>Males</b>			
Born in Australia	22.0	23.1	22.3
Born in main English-speaking countries	11.5	15.5	12.7
Born in other countries	8.7	13.7	10.2
Arrived before 1961	14.0	18.4	15.7
Arrived 1961-1970	12.9	15.9	13.9
Arrived 1971-1980	6.3	9.9	7.1
Arrived 1981-1990	1.1	0.0	0.8
Arrived 1991 to survey date	13.3	0.0	10.3
<i>Total</i>	<i>18.0</i>	<i>19.9</i>	<i>18.5</i>
<b>Females</b>			
Born in Australia	4.3	7.3	4.9
Born in main English-speaking countries	3.5	5.5	4.0
Born in other countries	1.3	3.8	1.8
Arrived before 1961	3.3	4.5	3.6
Arrived 1961-1970	3.3	7.5	4.6
Arrived 1971-1980	1.3	2.0	1.4
Arrived 1981-1990	0.0	0.0	0.0
Arrived 1991 to survey date	5.0	0.0	3.9
<i>Total</i>	<i>3.7</i>	<i>6.5</i>	<i>4.3</i>
<b>Persons</b>			
Born in Australia	14.2	17.6	15.0
Born in main English-speaking countries	8.1	12.0	9.2
Born in other countries	5.8	11.2	7.2
Arrived before 1961	9.2	15.3	11.1
Arrived 1961-1970	9.4	13.0	10.6
Arrived 1971-1980	4.3	7.3	4.9
Arrived 1981-1990	0.6	0.0	0.5
Arrived 1991 to survey date	10.0	0.0	7.7
<i>Total</i>	<i>11.8</i>	<i>15.4</i>	<i>12.8</i>

Source: ABS 1995 Superannuation survey, unpublished data.

Table A8.3: Persons aged 55 and over, main source of income and time since retirement from full-time work: birthplace by age and sex, 1995 (%)

	55-64 years				65 years and over			
	Aust	MESC	Other	Total	Aust	MESC	Other	Total
<b>Males</b>								
<i>Under 5 years since retirement from full-time work</i>								
Private pension/annuity*	25.0	21.9	10.2	21.1	14.6	13.6	8.7	13.2
Dept Social Security pension/benefit	50.7	49.9	58.6	52.4	53.1	66.4	64.9	57.1
Business, property, investments/savings, assets	14.2	6.5	16.8	13.6	25.8	13.5	18.1	22.9
Part-time work	4.0	14.7	5.6	6.0	2.9	0.0	1.6	2.3
Other and Don't know	6.2	7.0	8.8	6.9	3.5	6.5	6.7	4.5
<b>Total</b>	<b>108,078</b>	<b>27,248</b>	<b>40,022</b>	<b>175,348</b>	<b>91,009</b>	<b>13,070</b>	<b>30,218</b>	<b>134,297</b>
<i>5 years and over since retirement from full-time work</i>								
Private pension/annuity*	21.6	10.1	6.5	16.1	16.9	13.5	10.7	15.2
Dept Social Security pension/benefit	55.4	65.9	74.1	61.8	68.0	73.3	76.2	70.4
Business, property, investments/savings, assets	12.0	8.8	11.1	11.4	13.0	9.5	10.8	12.1
Part-time work	6.7	9.6	4.4	6.3	0.7	0.9	0.7	0.7
Other and Don't know	4.3	5.6	4.0	4.4	1.5	2.8	1.6	1.7
<b>Total</b>	<b>75,715</b>	<b>12,692</b>	<b>35,741</b>	<b>124,148</b>	<b>460,528</b>	<b>107,206</b>	<b>133,446</b>	<b>701,180</b>
<b>Total males</b>								
Private pension/annuity*	23.6	18.1	8.5	19.0	16.5	13.5	10.3	14.9
Dept Social Security pension/benefit	52.6	55.0	65.9	56.3	65.5	72.6	74.1	68.2
Business, property, investments/savings, assets	13.2	7.2	14.1	12.7	15.1	9.9	12.2	13.8
Part-time work	5.1	13.1	5.0	6.1	1.0	0.8	0.9	1.0
Other and Don't know	5.4	6.5	6.5	5.9	1.8	3.2	2.5	2.1
<b>Total</b>	<b>183,793</b>	<b>39,940</b>	<b>75,763</b>	<b>299,496</b>	<b>551,537</b>	<b>120,276</b>	<b>163,664</b>	<b>835,476</b>
<b>Females</b>								
<i>Under 5 years since retirement from full-time work</i>								
Private pension/annuity*	8.1	8.0	10.6	8.5	8.4	17.8	20.8	12.5
Dept Social Security pension/benefit	42.8	40.2	58.1	44.9	53.4	60.3	54.8	54.9
Business, property, investments/savings, assets	15.1	13.1	8.7	13.7	25.4	11.3	18.9	21.7
Part-time work	9.7	13.2	8.2	10.0	2.1	0.0	0.0	1.3
Other and Don't know	24.4	25.5	14.4	22.9	10.7	10.6	5.5	9.7
<b>Total</b>	<b>74,470</b>	<b>18,965</b>	<b>18,499</b>	<b>111,935</b>	<b>17,591</b>	<b>4,806</b>	<b>5,607</b>	<b>28,004</b>
<i>5 years and over since retirement from full-time work</i>								
Private pension/annuity*	10.0	8.1	4.1	8.2	9.0	6.6	4.9	7.8
Dept Social Security pension/benefit	53.2	59.7	66.5	57.5	76.3	81.0	80.9	77.9
Business, property, investments/savings, assets	12.3	11.7	7.6	11.0	9.7	8.3	8.8	9.3
Part-time work	9.0	1.9	5.5	7.0	0.3	0.0	0.8	0.3
Other and Don't know	15.6	18.7	16.3	16.3	4.7	4.1	4.6	4.6
<b>Total</b>	<b>97,603</b>	<b>26,046</b>	<b>41,599</b>	<b>165,248</b>	<b>300,978</b>	<b>71,635</b>	<b>85,918</b>	<b>458,531</b>
<b>Total females</b>								
Private pension/annuity*	9.1	8.0	6.1	8.3	8.9	7.3	5.9	8.1
Dept Social Security pension/benefit	48.7	51.5	63.9	52.4	75.1	79.7	79.3	76.6
Business, property, investments/savings, assets	13.5	12.3	7.9	12.1	10.6	8.5	9.4	10.0
Part-time work	9.3	6.6	6.3	8.2	0.4	0.0	0.8	0.4
Other and Don't know	19.4	21.5	15.7	18.9	5.0	4.5	4.7	4.9
<b>Total</b>	<b>172,073</b>	<b>45,011</b>	<b>60,099</b>	<b>277,183</b>	<b>318,569</b>	<b>76,441</b>	<b>91,525</b>	<b>486,535</b>

\* Refers to a pension or annuity purchased with superannuation payment or with money other than superannuation payment

Source: ABS 1997 Retirement and Retirement Intentions Survey, unpublished data.



Table A9.1: Persons: EP Group by age and sex, 30 June 1998 (%)

EP Group	0-54	55-64	65-79	80+	65+	Total (N)	80+/65+
<b>Males</b>							
EP 1	69.7	14.1	13.1	3.1	16.2	879,239	19.1
EP 2	73.6	13.1	11.5	1.9	13.4	489,622	13.9
EP 3	64.3	17.1	16.2	2.5	18.6	669,952	13.2
EP 4	83.7	7.7	7.3	1.3	8.6	169,453	15.0
Australia	83.8	7.0	7.4	1.7	9.2	7,121,585	19.1
Total	80.6	8.7	8.8	1.9	10.7	9,329,851	17.9
<b>Females</b>							
EP 1	67.7	13.1	13.6	5.6	19.2	852,583	29.0
EP 2	73.6	11.0	12.4	2.9	15.4	509,796	19.2
EP 3	66.1	15.4	15.2	3.2	18.4	651,508	17.3
EP 4	82.0	7.8	8.1	2.2	10.2	172,217	21.1
Australia	80.3	7.2	9.0	3.5	12.5	7,235,027	27.8
Total	77.9	8.5	10.0	3.6	13.6	9,421,131	26.3
<b>Persons</b>							
EP 1	68.7	13.6	13.3	4.3	17.6	1,731,822	24.4
EP 2	73.6	12.0	12.0	2.4	14.4	999,418	16.8
EP 3	65.2	16.3	15.7	2.8	18.5	1,321,460	15.2
EP 4	82.9	7.7	7.7	1.7	9.4	341,670	18.4
Australia	82.1	7.1	8.2	2.6	10.8	14,356,612	24.1
Total	79.2	8.6	9.4	2.8	12.2	18,750,982	22.7

Source: AIHW analysis of ABS unpublished data.

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