

# **Annual Wage Review 2022-23**

## **C 2023/1**

**SDA SUBMISSION**

Date Submitted: 31 March 2023

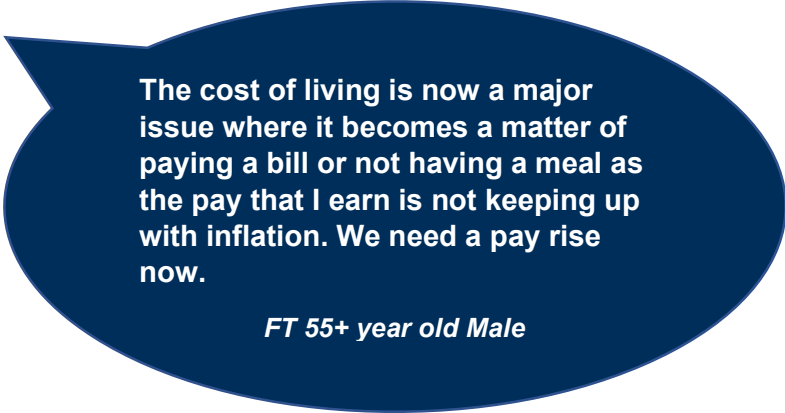
Submitted by: Gerard Dwyer  
National Secretary-Treasurer



---

# Introduction

1. The Shop Distributive and Allied Employees' Association (**SDA**) supports the submission of the Australian Council of Trade Unions (**ACTU**) and provides this supporting submission to the 2023 Annual Wage Review (**AWR**).
2. The SDA is one of Australia's largest trade unions with some 210,000 members working in a broad range of areas including retail, warehousing, online retailing, fast-food hairdressing, beauty, pharmacy and modelling.
3. The majority of SDA members are low income, with 60% being women. Retail and food services are two of the three lowest industries for median weekly earnings. The retail industry employs one of the largest proportions of Australian workers, accounting for approximately 10% of the nation's workforce.
4. Our members have in surveys this year provided comments and examples that demonstrate there is a real need for a wage increase as the inflationary situation has made their lives even more difficult:

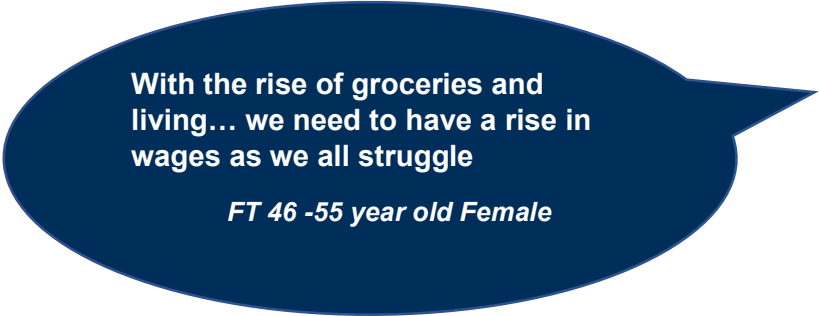


**The cost of living is now a major issue where it becomes a matter of paying a bill or not having a meal as the pay that I earn is not keeping up with inflation. We need a pay rise now.**

*FT 55+ year old Male*

## Past decisions impacted negatively

5. Over the COVID pandemic years, retail and fast-food workers faced delayed wage increases, wage increases below CPI and below productivity improvements in the sector.<sup>1</sup>
6. Retail workers incurred wage increase delays of 9 months in 2020 and 2 months in 2021 which is almost in total a year's delay in a wage increase. A year's worth of forgone wages endured by some of the lowest paid workers in Australia.
7. This delay in wage increases has now compounded with the cost-of-living crisis that was occurring last year and is still occurring this year.



With the rise of groceries and living... we need to have a rise in wages as we all struggle

*FT 46 -55 year old Female*

## Hardship for Retail Workers

8. Over the many years the SDA has surveyed and spoken with members the economic reality for many of them this time has now become desperate. Many face hard choices which haven't been part of the norm over the last couple of decades.
9. Again, the SDA has surveyed workers this year and have included some of their responses to help illustrate the reality and not just the dry economics.

---

<sup>1</sup>Productivity Commission, *PC Productivity Insights: Recent Developments* (2021) <https://www.pc.gov.au/research/ongoing/productivity-insights/recent-developments-2021/productivity-insights-2021-recent-developments.pdf>.

10. Retail workers have faced challenges before, lack of savings, inability to save, scraping and scrimping but making choices between food and rent or electricity and food were not common.

**Need a decent pay rise so I can live as rent is to dear n electricity n rego n fuel n food just not enuff to live off as some weeks I have no money left to buy food n have to use Vinnies for food voucher which is really bad for a full timer that can't save n getting in debt ..**

*FT 46-55yr old female*

11. There is also a feeling of helplessness and little sense of hope

**We are the working poor. Working a 38hr week as an ADM I am just making ends meet. I have no savings. I live an average life. Mortgage, car household bills, phone. That's my entire pay. So there's no work/life balance as can't afford a life.**

*FT 46-55 year old Female (ADM Assistant Dept Manager*

**... making ends meet difficult at present. The food cost hikes \ and banks raising there (sic) rates its sad and managing by paying peter to pay paul, paying bills now in instalments making it hard to catch up any rise will be welcomed now. Desperate!**

*Cas 55+ year old Female*

# Economics have not improved for retail workers

12. The SDA has engaged again Associate Professor Martin O'Brien of the University of Wollongong to provide an updated report regarding Retail Industry Employees <sup>2</sup>.  
**(O'Brien Report 2023)**
13. The O'Brien Report 2023 reviews and updates the report provided last year to the AWR 2022. *O'Brien Report for S285 – Annual Wage Review 2021-22. (O'Brien Report 2022)*<sup>3</sup>–The O'Brien Report 2023 has updated data and analysis by reference to the following data sources : *2021 Census of Housing and Population, 2022 Characteristics of Employment, 2022 Average Weekly Earnings, 2022 Wage Price Index, and 2021 Household Income and Labour Dynamics in Australia (HILDA)*. The findings of Dr Martin O'Brien this year do not suggest that the financial circumstances of, and economic outlook for Retail Industry employees and Retail industry employee households have improved in the period since the O'Brien Report 2022. The conclusion of Dr O'Brien is that the updated findings on key metrics show overall a continuing decline in the economic position of retail workers, measured against the position of Other Industries employees and households.
14. The O'Brien Report 2023 reaffirms that employees in the General Retail Industry are amongst the lowest paid workers in the nation.<sup>4</sup>
15. General Retail Industry employee households are
  - (a) less likely to be homeowners or have a mortgage but those with a mortgage are less likely to be ahead in scheduled mortgage repayments<sup>5</sup>
  - (b) more likely to be renting<sup>6</sup>
16. Since the O'Brien Report 2022, the proportion of General Retail Industry employee households assessing their financial prosperity as “just getting along” and “poor” has increased from 26% to 30%<sup>7</sup>.

---

<sup>2</sup> Dr Martin O'Brien, *O'Brien Report for S285 – Annual Wage Review 2022-23 – (C2023/1)* , 2023 Update (Expert Report, 30 March 2023 (O'Brien Report 2023)

<sup>3</sup> <https://www.fwc.gov.au/documents/wage-reviews/2021-22/submissions/sda-sub-awr2122.pdf>

<sup>4</sup> (*O'Brien Report 2023*).[ PN 60 -62 }

<sup>5</sup> Ibid [69]

<sup>6</sup> Ibid [69]

<sup>7</sup> Ibid [81]

17. Entrenched relative disadvantage of General Retail Industry households continues.<sup>8</sup>

18. The O'Brien Report 2023 again confirmed

(a) 'General Retail Industry employees were less likely than Other Industry employees to be able to raise funds for emergencies easily. They are more likely to have to make "some sacrifices", take "drastic action", or simply not be able to raise these funds. 27% of Retail households are unable to raise emergency funds or to have to do something drastic to raise these funds which is 13% higher than non-retail households.'<sup>9</sup>

(b) 'A greater proportion of General Retail Industry households continue not pay utilities, could not pay mortgage or rent on time, and asked for help from family, friends or welfare organisations in the past year, which has shown no sign of improvement'<sup>10</sup>

(c) Retail employees earn 85% less than employees from other industries, but their spending on non-discretionary items exceeds 85% of other industry employees' expenditure. Retail employees must afford essential items, such as groceries, utilities, fuel, telephone, and internet with much less than their non-retail counterparts. While retail employees have the same needs as employees from other industries, they do not have the same income capacity.<sup>11</sup>

**We desperately need a large pay increase, shopping at our own workplace is impossible with what we earn now**

*FT 26 -35 year old female*

**We desperately need a meaningful pay increase. Staff are struggling with the cost of living and it doesn't help that our own employer is making that worse by increasing the cost of all its items. An increase of a dollar or 2 really will not help. I want to stress that people are STRUGGLING. Our pay is so pathetically low at the moment, my dollar is not nearly worth what it should be anymore.**

*PT 18-25 year old Male*

---

<sup>8</sup> Ibid [77]

<sup>9</sup> Ibid [82]

<sup>10</sup> Ibid [82].

<sup>11</sup> Ibid [79].

# Retail Profitability

19. While real wages went backwards between 2020 and 2022, the after-tax profits of the top ten companies on the ASX increased by an average of 88 per cent.<sup>12</sup>
20. Among the top 10 retailers on the ASX:
- |     |     |                            |
|-----|-----|----------------------------|
| 1.  | APE | Eagers Automotive Ltd      |
| 2.  | COL | Coles Group                |
| 3.  | EDV | Endeavour Group            |
| 4.  | HVN | Harvey Norman Holdings Ltd |
| 5.  | JBH | JB Hi Fi                   |
| 6.  | MTS | Metcash                    |
| 7.  | PMV | Premier Investments        |
| 8.  | SUL | Super Retail Group         |
| 9.  | WES | Wesfarmers                 |
| 10. | WOW | Woolworths                 |
21. In 2022, sales grew among 8 of the 10 retailers.
22. Among the top 10 retailers, EBIT grew by 51 per cent since 2019. At the same time wages grew by 24 per cent

**pay should allow me to maintain(*sic*)  
my standard of living, not just line the  
pockets of major shareholders**

*FT 26-35 year old Male*

23. Profit before income tax in the retail trade industry rose by 244 per cent between 2001-2019 (before the onset of COVID-19).<sup>13</sup> This is more than double the increase in total wages paid in the retail trade during the same time frame, which was only 114 per cent.<sup>14</sup>

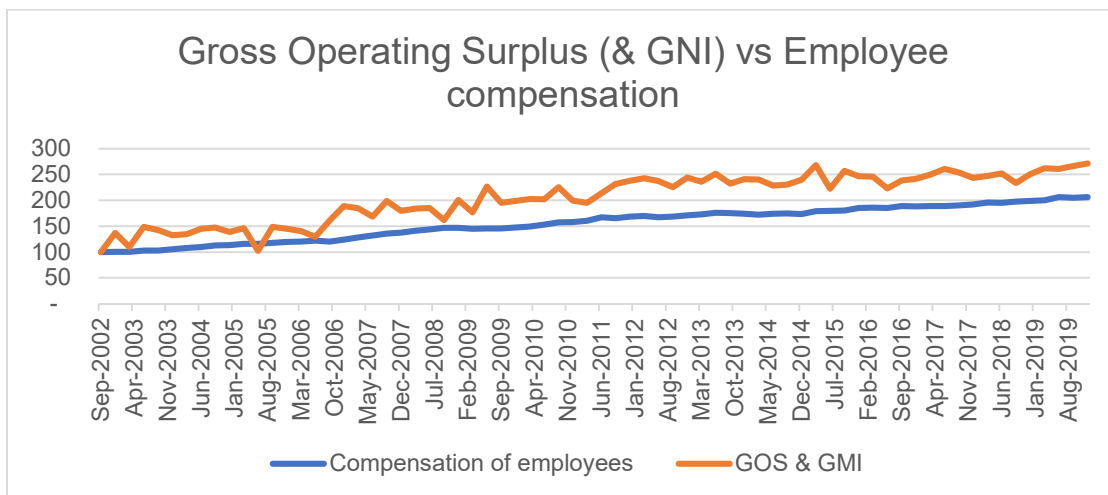
---

<sup>12</sup> McKell analysis of company annual reports

<sup>13</sup> Australian Bureau of Statistics (2021), 'Company Profits before income tax, current prices – data download table 9', Business indicators. Accessed online: <https://www.abs.gov.au/statistics/economy/business-indicators/business-indicators-australia/sep-2021#data-download>

<sup>14</sup> Australian Bureau of Statistics (2021), 'Wages and Salaries, current prices – data download table 17', Business indicators. Accessed online: <https://www.abs.gov.au/statistics/economy/business-indicators/business-indicators-australia/sep-2021#data-download>

24. Profit before income tax in the retail trade industry rose by 244 per cent between 2001-2019 (before the onset of COVID-19).<sup>15</sup>This is more than double the increase in total wages paid in the retail trade during the same time frame, which was only 114 per cent.<sup>16</sup>
25. When adding all employee compensation (such as superannuation) to wages, labour income grew by 106 per cent since 2002. When we include Gross Operating Surplus (**GOS**) as well as GNI to measure profit, profits grew by 172 per cent over the same period. See table below
26. **GOS and GNI have outpaced total employee compensation**



Source: ABS data and McKell's calculations

We need XYXY to pay its workers more fairly, our labour is extremely important to how the business runs and you can't do anything without labour. XYXY has far too steady a profit margin (during a recession) to be not paying its staff more.

*PT 18-25 year old Male*

<sup>15</sup> Australian Bureau of Statistics (2021), 'Company Profits before income tax, current prices – data download table 9', Business indicators. Accessed online:

<sup>16</sup> Australian Bureau of Statistics (2021), 'Wages and Salaries, current prices – data download table 17', Business indicators. Accessed online: <https://www.abs.gov.au/statistics/economy/business-indicators/business-indicators-australia/sep-2021#data-download>



# Conclusion

27. It is a hard and distressing time for many workers in the industries the SDA represents.
28. The SDA has not seen in any recent past decades, this level of hardship amongst its members. Not even the GFC caused such significant distress or despair from members.
29. Members are low paid and the reality of facing the large increases in non-discretionary expenses has struck hard. All essentials have increased sharply and rapidly, forcing choices as to what to cut: food, rent or another essential service. This is not simple belt tightening or nor cutting back on a simple treat - these are confronting realities for SDA members.
30. The SDA urges that a real wage increase is provided to workers that will assist in easing the pressures faced everyday by these lower paid workers.

---



## Analysis of General Retail Industry Employee Earnings – 2023 Update

Associate Professor Martin O'Brien  
Faculty of Business and Law  
University of Wollongong

### Brief Summary

1. This report updates the statistical results and conclusions from the report on General Retail Industry employee earnings prepared by myself for the 2021-22 Annual Wage Review (referred to as the 2022 O'Brien Report<sup>1</sup>), drawing on the original results presented in the report entitled "Employee Earnings in the National Retail Industry" by Ian Watson (the Watson Report).
2. Following the structure of the 2022 O'Brien Report, the format of this report presents an overview of General Retail Industry employment (Section 2), the latest snapshot of employee earnings (Section 3), changes in earnings over time (Section 4), prevalence of low pay (Section 5), and the relative economic prosperity of General Retail Industry employee households (Section 6).
3. In preparing this report, updated statistical analysis was presented for data released since the 2022 O'Brien Report, namely, 2021 *Census of Housing and Population*, 2022 *Characteristics of Employment*, 2022 *Average Weekly Earnings*, 2022 *Wage Price Index*, and 2021 *Household Income and Labour Dynamics in Australia (HILDA)* data sources.
4. Analysis presented in Section 2 shows that the distribution of General Retail Industry employment had changed little since the 2022 O'Brien report, indicating little structural change to underlying industry employment patterns.
5. In common with the 2022 O'Brien Report, analysis of income distribution data in Section 3 shows that General Retail Industry employees were more concentrated in the lower earnings brackets compared to Total Industry employees. In most cases it was established

---

<sup>1</sup> <https://www.fwc.gov.au/documents/wage-reviews/2021-22/submissions/sda-sub-awr2122.pdf>

that approximately double the proportion of General Retail Industry employees were located in these bottom earnings brackets compared to those from Total Industry. For example, 56.5% of all General Retail Industry employees earned less than \$800 per week, compared to 25.1% of Total Industry employees. Restricting the estimates to non-managerial full-time adult employees, 65.9% of General Retail Industry employees earned less than \$1250 per week compared to 35.6% of Total Industry employees.

6. Over 400 updated mean and median earnings estimates were calculated from *Census, Characteristics of Employment, HILDA* and *Average Weekly Earnings* sources in Section 3. In common with the 2022 O'Brien Report, the ratio of mean and median earnings for General Retail Industry to Total Industry employees has remained between 60 to 80%. For weekly earnings, mean earnings ratios varied from 57 to 61% for all employees, 63 to 69% for adults, 75 to 78% for full-time employees, 73 to 79% for full-time adults, with the widest variation of 73 to 81% for non-managerial full-time adults.
7. The proportion of employees classified as low paid is estimated in Section 5. As with the 2022 O'Brien Report, General Retail Industry employees exhibit a much higher propensity for low paid employment than employee in Other Industries. The prevalence of low paid in the General Retail Industry has increased in the decade since the Watson Report and has been persistent in recent years. Using the median and quintile definitions of low paid, General Retail Industry employees were between two to three times more likely to be classified as low paid compared to those from Other Industries.
8. The entrenched relative disadvantage of the General Retail Industry employees' household economic situation is presented in Section 6. Using mean and median ratios, General Retail Industry employee households earned between 79 to 84% of the income of Other Industries employee households in 2021. Compared to results from the 2022 O'Brien Report, the relative income of General Retail Industry employee households has deteriorated by between 3 to 5 percentage points compared to Other Industries employee households.
9. Regardless of their lower household income levels, General Retail Industry households have similar non-discretionary expenditure requirements to Other Industries employee households. Although General Retail Industry employee households earned less than 85% of the household income of Other Industries employees, their spending on non-discretionary items was generally over 85% of Other Industries employee households in corresponding

expenditure categories. A rare exception was mortgage expenditure, as it was established elsewhere in the report that General Retail Industry employee households are 10 percentage points more likely to be renting compared to Other Industries employee households.

10. The corollary from this point is that discretionary expenditure for General Retail Industry continues to suffer. General Retail Industry employee households spend less than 85% of that of Other Industries employee households on insurance, education, and house and car maintenance and repairs.
11. Since the 2022 O'Brien Report, the proportion of General Retail Industry employee households assessing their financial prosperity as "just getting along" and "poor" has increased from 26 to 30%, while falling from 21 to 20% for Other Industries employee households.
12. Finally, General Retail Industry employee households were less likely than Other Industries employee households to be able to easily raise funds for emergencies. In 2019, 2020, and 2021, 27% of General Retail Industry employee households stated that they would have to make "some sacrifices" or take "drastic action" to raise emergency funds compared to 14% of Other Industries employee households. Similarly, a greater proportion of General Retail Industry employee households could not pay utilities, could not pay mortgage or rent on time, and asked for help from family, friends or welfare organisations in the past year. These results have been consistent across all years analysed and have shown no sign of improvement.

## Glossary of Terms

ABS	Australian Bureau of Statistics
Adult F-t	Adult Full-time
ANZSCO	Australia and New Zealand Standard Classification of Occupations
ANZSIC	Australia and New Zealand Standard Industry Classification
Census	Census of Population and Housing (ABS)
COE	Characteristics of Employment (ABS Survey)
EEH	Employee Earnings and Hours (ABS Survey)
General Retail Industry	Comprising ANZSIC subdivisions 41 – Food Retailing, 42 – Other Store-Based Retailing, and 43 – Non-Store Retailing and Retail Commission-Based Buying and/or Selling
NMW	National Minimum Wage
Non-mgr	Non-managerial occupation
Non-Store Retailing	ANZSIC subdivision 43 – Non-Store Retailing and Retail Commission-Based Buying and/or Selling
Other Industries	Total Industries excluding General Retail Industry
JIA	Jobs in Australia (ABS Survey)
Retail Trade Division	ANZSIC Division G
Total Industry	Total of all industries

## 1. INTRODUCTION

13. This report provides an update of statistical analysis and conclusions relating to earnings and the economic prosperity of employees in the General Retail Industry, as originally presented in a report to the Fair Work Commission for the 2021-22 Annual Wage Review, hereafter known as the “2022 O’Brien Report”. The 2022 O’Brien Report in turn presented a review and update of the findings from a report entitled “Employee Earnings in the National Retail Industry” by Ian Watson, referred to hereafter as the “Watson Report”.
14. Following the structure of the 2022 O’Brien Report, this current report is structured to present an overview of retail employment characteristics (Section 2), the latest snapshot of employee earnings (Section 3), changes in earnings over time (Section 4), prevalence of low pay (Section 5), and household economic situation (Section 6).
15. This report relies on the statistical analysis of numerous data sources. From the Australian Bureau of Statistics (ABS), *Census of Population and Housing, Characteristics of Employment, Average Weekly Earnings*, and *Wage Price Index* data sources were used. In addition, *Household Income and Labour Dynamics Australia (HILDA)* data from the Melbourne Institute was also utilised. In contrast to the 2022 O’Brien Report, no analysis has been presented for *Employee Earnings and Hours*, and *Jobs in Australia* sources, as no new data has been made available.
16. Where possible, the analysis was focussed on the *General Retail Industry* rather than the *Retail Trade Division*. The Australian Bureau of Statistics routinely reports employment related estimates for Retail Trade, encompassing Division G of the Australia and New Zealand Standard Industry Classification (ANZSIC). However, the workforce of relevance to this report is more aligned with the General Retail Industry Award, which covers a subset of retail sectors within the broader Retail Trade ANZSIC division.
17. The General Retail Industry consists of Food Retailing (ANZSIC Subdivision 41), Other Store-Based Retailing (ANZSIC Subdivision 42) and Non-Store Retailing and Retail Commission-Based Buying and/or Selling (ANZSIC Subdivision 43) from the Retail Trade Division, but excludes Motor Vehicle and Motor Parts Retailing (ANZSIC Subdivision 39) and Fuel Retailing (ANZSIC subdivision 40). Disaggregation by the General Retail Industry was possible for all data sources used except Average Weekly Earnings and Wage

Price Index.

18. A summary of data used in the 2022 O'Brien Report and the current report is listed in Table 1.1.

**TABLE 1.1 SUMMARY OF DATA SOURCES USED IN THIS REPORT**

<i>Dataset name</i>	<i>Source of Data</i>	<i>Time Period(s)</i>	<i>Definition(s) of earnings used</i>	<i>General Retail Industry level</i>	<i>Updated from 2022 O'Brien Report</i>
Census of Population and Housing	Employee	2016, 2021	Total weekly income	Yes	Yes
Characteristics of Employment (COE)	Employee	2014 – 2022	Hourly earnings in main job Weekly earnings in main job Weekly earnings in all jobs	Yes	Yes
Household Income and Labour Dynamics in Australia (HILDA)	Employee	2001 – 2020	Hourly earnings in all jobs Weekly earnings in main job Weekly earnings in all jobs	Yes	Yes
Average Weekly Earnings (AWE)	Employer	Nov 1994 – Nov 2021	Average ordinary time earnings Average total weekly earnings	No	Yes
Wage Price Index	Employer	Sep 1997 – Dec 2021	Ordinary Hourly Rates of Pay Excluding Bonuses	No	Yes
Jobs in Australia (JIA)	Matched employee and employer	2011-12 – 2018-19	Financial year employee income Financial year duration adjusted job income	Yes	No
Employee Earnings and Hours (EEH)	Employer	2018 and 2021	Hourly total cash earnings Weekly ordinary time cash earnings Weekly total cash earnings	Yes	No



## 2. OVERVIEW OF THE GENERAL RETAIL INDUSTRY WORKFORCE

### 2.1 Age, Hours and Casual Employment

19. With reference to 2021 Census data, just over one million people were employed in the Retail Trade ANZSIC Division, accounting for 9.5% of the total Australian workforce. The General Retail Industry accounted for 952,244 employed persons, or 87% of the Retail Trade Division. Employees were the largest status in employment category, accounting for 89% of employed persons in both the Retail Trade Division and the General Retail Industry. In comparison, employees accounted for 78% of total employment across all industries in Australia.
20. Focussing on the General Retail Industry, Other Store-Based Retailing accounted for 58% of employees, followed by Food Retailing with 40%, and the remainder in Non-Store Retailing. Due to the small employment size of Non-Store Retailing, estimates from sample-based surveys tend to have very small sample sizes accompanied by high standard errors, and are therefore not reported separately in the main body of this report.
21. The Retail workforce is characterised by a relatively high level of part-time and junior age employment. Approximately a third of all employees in Australia are employed on a part-time employment basis, and less than 10% are in junior age groups. However, in the General Retail Industry, part-time employment represents the majority (60%) of employees, while juniors account for over a fifth (22%) of employees. Junior employment in Food Retailing is slightly higher at 25%.
22. The composition of the General Retail Industry in 2021 was consistent with previous findings in the 2022 O'Brien Report.

**TABLE 2.1 – SNAPSHOT OF GENERAL RETAIL WORKFORCE CHARACTERISTICS, CENSUS 2021**

<i>Industry</i>	Total Employment	Employees	Part-time <sup>a,b</sup>	Full-time <sup>a,b</sup>	Junior <sup>a</sup>	Adult <sup>a</sup>
Retail Trade	1,099,617	982,988	505,320	383,918	196,428	786,560
General Retail Industry	952,244	856,282	465,287	305,717	185,966	670,318
Food Retailing	389,211	365,694	223,328	119,608	93,674	272,020
Other store-based	551,405	482,311	239,619	180,759	91,727	390,585
Non-store Retailing	11,631	8,275	2,339	5,353	560	7,719
Total (All) Industries	11,522,473	9,727,214	3,149,197	5,846,823	774,367	8,952,827

Source: 2021 Census of Population and Housing and ABS TableBuilder

<sup>a</sup> Employees only

<sup>b</sup> Zero hours and “not stated” removed

23. With reference to data from the ABS Characteristics of Employment (COE) survey from August 2022, these patterns appear consistent over time. General Retail Industry part-time employment accounts for 56%, and junior employment 24% of employees.

24. However, the main finding from Table 2.2 is in relation to casual employment<sup>2</sup>. Across all industries, approximately 23% of employees are employed on a casual basis. However, 40% of General Retail Industry employees are casual.

**TABLE 2.2 – SNAPSHOT OF RETAIL WORKFORCE CHARACTERISTICS, CHARACTERISTICS OF EMPLOYMENT SURVEY 2022**

<i>Industry</i>	Employees	Part-time	Full-time	Junior	Adult	Casual	Non-Casual
Retail Trade	1,188,000	577,200	559,300	262,200	925,200	453,000	736,100
General Retail Industry	1,070,300	597,700	471,000	253,700	813,900	426,100	644,200
Food Retailing	392,400	241,900	150,000	109,800	284,200	172,600	220,300
Other store-based	655,000	346,200	307,200	143,600	511,900	251,000	405,000
Non-store Retailing	22,600	15,200*	8,100*	2,500**	17,700	3,200**	14,400*
Total (All) Industries	11,386,600	3,421,200	7,872,900	962,300	10,419,500	2,656,500	8,727,700

Source: 2022 Characteristics of Employment Survey and TableBuilder

\* Estimate has a relative standard error of 25% to 50% and should be used with caution

\*\* Estimate has a relative standard error greater than 50% and is considered too unreliable for general use

## 2.2 Detailed Industry Class Breakdown

25. A breakdown of the General Retail Industry by four-digit ANZSIC Industry classes is presented in Table 2.3. As with the 2022 O'Brien Report, the top 20 employing industry classes account for around 95% of employment in the General Retail Industry. In addition, the order of the top 20 is very similar to that previously reported using 2016 Census data. The highest employing industry class remains as Supermarket and Grocery Stores, accounting for 35.6% of employment (up from 30.4% in the 2016 Census). The order of the top 5 remains the same from the 2016 Census, with the exception of Pharmaceutical Retailing swapping places with Department Stores.

## 2.3 Detailed Occupational Unit Group Breakdown

26. Similarly, the findings from the analysis of the top 20 four-digit ANZSCO occupations by employment are similar to that of the 2022 O'Brien report. The highest employment by far comes from Sales Assistants (General) (37.7%, compared to 40.7% from 2016 Census). As

<sup>2</sup> Using the ABS definition of casual employment as lacking access to paid leave entitlements.

with the industry break down, the order of the top 5 remains the same, with the exception of Retail Managers overtaking Checkout Operators.

27. In summary, it is apparent that very little structural change to industry or occupational employment has occurred within the General Retail Industry between the 2016 and 2021 Censuses.

**TABLE 2.3 – TOP 20 INDUSTRY CLASSES IN GENERAL RETAIL INDUSTRY BY EMPLOYEES, CENSUS**

General Retail Industry classes	Counts			Rows Percentages			Column Percentages		
	Juniors	Adults	Total	Juniors	Adults	Total	Juniors	Adults	Total
Supermarket and Grocery Stores	78226	212324	290548	26.9	73.1	100.0	43.2	33.5	35.6
Clothing Retailing	14132	67515	81643	17.3	82.7	100.0	7.8	10.6	10.0
Pharmaceutical, Cosmetic and Toiletry Goods Retailing	13615	60373	73987	18.4	81.6	100.0	7.5	9.5	9.1
Department Stores	25024	44492	69522	36.0	64.0	100.0	13.8	7.0	8.5
Hardware and Building Supplies Retailing	9341	45285	54626	17.1	82.9	100.0	5.2	7.1	6.7
Electrical, Electronic and Gas Appliance Retailing	2514	32199	34723	7.2	92.7	100.0	1.4	5.1	4.3
Other Store-Based Retailing nec	5634	22747	28379	19.9	80.2	100.0	3.1	3.6	3.5
Liquor Retailing	2741	22926	25662	10.7	89.3	100.0	1.5	3.6	3.1
Furniture Retailing	1101	18378	19485	5.7	94.3	100.0	0.6	2.9	2.4
Footwear Retailing	4092	13953	18046	22.7	77.3	100.0	2.3	2.2	2.2
Other Specialised Food Retailing	4812	12966	17783	27.1	72.9	100.0	2.7	2.0	2.2
Fresh Meat, Fish and Poultry Retailing	3514	12287	15799	22.2	77.8	100.0	1.9	1.9	1.9
Watch and Jewellery Retailing	1762	12397	14157	12.4	87.6	100.0	1.0	2.0	1.7
Sport and Camping Equipment Retailing	3020	10365	13384	22.6	77.4	100.0	1.7	1.6	1.6
Fruit and Vegetable Retailing	3419	8240	11660	29.3	70.7	100.0	1.9	1.3	1.4
Manchester and Other Textile Goods Retailing	1953	9064	11016	17.7	82.3	100.0	1.1	1.4	1.4
Newspaper and Book Retailing	2550	7279	9821	26.0	74.1	100.0	1.4	1.1	1.2
Stationery Goods Retailing	2786	6852	9634	28.9	71.1	100.0	1.5	1.1	1.2
Non-Store Retailing	543	7426	7967	6.8	93.2	100.0	0.3	1.2	1.0
Computer and Computer Peripheral Retailing	270	7562	7834	3.4	96.5	100.0	0.1	1.2	1.0
Total (top 20)	181049	634630	815676	22.2	77.8	100.0	97.4	94.7	95.3

Source: 2021 Census of Population and Housing and ABS TableBuilder

**TABLE 2.4 – TOP 20 OCCUPATIONS IN GENERAL RETAIL INDUSTRY BY EMPLOYEES, CENSUS**

Occupations	Counts			Row percentages			Column percentages		
	Juniors	Adults	Total	Juniors	Adults	Total	Juniors	Adults	Total
Sales Assistants (General)	93616	229372	322987	29.0	71.0	100.0	50.3	34.2	37.7
Retail Managers	2063	69752	71817	2.9	97.1	100.0	1.1	10.4	8.4
Checkout Operators and Office Cashiers	33397	35402	68791	48.5	51.5	100.0	18.0	5.3	8.0
Shelf Fillers	18768	39840	58608	32.0	68.0	100.0	10.1	5.9	6.8
Pharmacy Sales Assistants	10384	22928	33316	31.2	68.8	100.0	5.6	3.4	3.9
Storepersons	5140	27257	32398	15.9	84.1	100.0	2.8	4.1	3.8
Retail Supervisors	2201	22825	25022	8.8	91.2	100.0	1.2	3.4	2.9
Pharmacists	439	14308	14746	3.0	97.0	100.0	0.2	2.1	1.7
Purchasing and Supply Logistics Clerks	894	10888	11787	7.6	92.4	100.0	0.5	1.6	1.4
Other Sales Support Workers	2404	8226	10632	22.6	77.4	100.0	1.3	1.2	1.2
Sales Representatives	271	8701	8962	3.0	97.1	100.0	0.1	1.3	1.0
Butchers and Smallgoods Makers	1215	7705	8922	13.6	86.4	100.0	0.7	1.1	1.0
Advertising, Public Relations and Sales Managers	37	8596	8629	0.4	99.6	100.0	0.0	1.3	1.0
Packers	1969	5411	7386	26.7	73.3	100.0	1.1	0.8	0.9
Forklift Drivers	154	6072	6226	2.5	97.5	100.0	0.1	0.9	0.7
Bakers and Pastrycooks	325	5296	5623	5.8	94.2	100.0	0.2	0.8	0.7
Delivery Drivers	303	4770	5077	6.0	94.0	100.0	0.2	0.7	0.6
General Clerks	254	4822	5072	5.0	95.1	100.0	0.1	0.7	0.6
Advertising and Marketing Professionals	55	4733	4787	1.1	98.9	100.0	0.0	0.7	0.6
Medical Technicians	301	4345	4638	6.5	93.7	100.0	0.2	0.6	0.5
Total (top 20)	174190	541249	715426	24.3	75.7	100.0	93.7	80.7	83.6

Source: 2021 Census of Population and Housing and ABS TableBuilder

### **3. SNAPSHOT OF EMPLOYEE EARNINGS IN THE GENERAL RETAIL INDUSTRY WORKFORCE**

#### **3.1 Distribution of Total Weekly Income (2021 Census)**

28. The distribution of total weekly income by all employees, full-time employees, and full-time non-managerial employees, disaggregated by junior and adult age groups, are presented in Table 3.1. As with the 2022 O'Brien Report, a consistent pattern emerges that the earnings of all employees, adult employees, adult full-time full employees and non-managerial adult full-time employees in the General Retail Industry, are concentrated in lower earnings income ranges compared to Total Industry employees.
29. The first step in this analysis was to identify the upper income range that accounts for the majority of General Retail Industry employees. Next, a comparison is made with the proportion of Total Industry employees earning less than this threshold amount. In all cases, approximately half of Total Industry employees earned less than the threshold compared to General Retail Industry employees.
30. The majority (56.5%) of General Retail Industry employees earned less than \$800 per week compared to approximately a quarter (25.1%) of all Total Industry employees.
31. Focussing on adults only, the majority (63.3%) of General Retail Industry employees earned less than \$1000 per week compared to just under a third (32.2%) of all Total Industry employees.
32. The majority (58.9%) of full-time adult employees in the General Retail Industry earned less than \$1,250 per week, compared to just under a third (32.3%) of all Total Industry employees
33. Finally, approximately two thirds (65.9%) of non-managerial full-time adult employees in the General Retail Industry earned less than \$1250 per week compared to approximately a third (35.6%) of non-managerial full-time adult Total Industry employees.
34. These results were consistent with that from the 2022 O'Brien report. The only change was that the threshold or cut off value for identifying the majority of General Retail Industry employees has generally shifted up one income range. (eg. from \$649-\$799 to \$800-\$999).



**TABLE 3.1 WEEKLY TOTAL PERSONAL INCOME DISTRIBUTION OF EMPLOYEES, CENSUS AUSTRALIA 2021**

<i>All employees</i>	<i>General Retail industry</i>			<i>Total (All) Industries</i>		
	<i>Juniors</i>	<i>Adults</i>	<i>Total</i>	<i>Juniors</i>	<i>Adults</i>	<i>Total</i>
\$1-\$149	34.5	0.8	8.0	28.2	0.4	2.5
\$150-\$299	25.6	3.4	8.1	18.2	1.3	2.5
\$300-\$399	12.3	5.4	6.9	9.8	2.0	2.6
\$400-\$499	9.2	7.7	8.1	9.6	2.9	3.4
\$500-\$649	8.6	13.0	12.1	12.2	5.5	6.0
\$650-\$799	5.2	15.5	13.3	9.4	8.0	8.1
\$800-\$999	3.0	17.5	14.4	6.8	12.1	11.7
\$1,000-\$1,249	1.0	14.1	11.3	3.5	14.9	14.0
\$1,250-\$1,499	0.3	7.9	6.3	1.2	11.9	11.1
\$1,500-\$1,749	0.1	5.2	4.1	0.5	10.5	9.7
\$1,750-\$1,999	0.0	2.7	2.2	0.2	8.0	7.4
\$2,000-\$2,999	0.0	4.2	3.3	0.2	14.5	13.4
\$3,000-\$3,499	0.0	1.0	0.8	0.0	3.1	2.9
\$3,500 or more	0.0	1.6	1.3	0.1	4.9	4.6
<i>Full-time employees</i>						
\$1-\$149	0.7	0.0	0.1	0.4	0.0	0.1
\$150-\$299	2.6	0.1	0.2	1.3	0.1	0.1
\$300-\$399	4.6	0.2	0.4	3.1	0.2	0.2
\$400-\$499	10.2	0.6	1.0	11.3	0.3	0.6
\$500-\$649	21.7	2.3	3.1	23.2	1.1	1.7
\$650-\$799	25.8	10.4	11.1	22.6	4.0	4.6
\$800-\$999	22.2	22.8	22.8	19.9	10.6	10.8
\$1,000-\$1,249	8.8	22.5	21.9	11.0	16.0	15.9
\$1,250-\$1,499	2.2	13.7	13.2	4.0	14.1	13.8
\$1,500-\$1,749	0.8	9.3	8.9	1.7	12.9	12.6



\$1,750-\$1,999	0.2	5.0	4.8	0.7	10.3	10.0
\$2,000-\$2,999	0.1	8.0	7.6	0.6	19.5	18.9
\$3,000-\$3,499	0.1	1.9	1.8	0.1	4.2	4.1
\$3,500 or more	0.1	3.1	2.9	0.1	6.7	6.5
<i>Non-managerial full-time employees</i>						
\$1-\$149	0.7	0.0	0.1	0.4	0.0	0.1
\$150-\$299	2.7	0.1	0.3	1.3	0.1	0.1
\$300-\$399	4.8	0.3	0.5	3.2	0.2	0.3
\$400-\$499	10.7	0.7	1.3	11.6	0.3	0.7
\$500-\$649	22.6	2.9	4.0	23.7	1.2	1.9
\$650-\$799	26.2	12.9	13.6	22.6	4.6	5.1
\$800-\$999	21.3	26.2	25.9	19.5	11.8	12.0
\$1,000-\$1,249	7.9	22.8	22.0	10.7	17.4	17.2
\$1,250-\$1,499	2.0	12.8	12.2	3.9	15.0	14.6
\$1,500-\$1,749	0.7	8.2	7.8	1.7	13.5	13.1
\$1,750-\$1,999	0.2	4.3	4.1	0.7	10.5	10.2
\$2,000-\$2,999	0.1	5.9	5.6	0.6	17.7	17.2
\$3,000-\$3,499	0.0	1.2	1.1	0.1	3.3	3.2
\$3,500 or more	0.1	1.5	1.4	0.1	4.4	4.3

Source: 2021 Census of Population and Housing and ABS TableBuilder

### **3.2 Mean and Median Earnings Estimates (Census, Characteristics of Employment, HILDA and Average Weekly Earnings)**

35. Estimates of mean and median were updated from the *Census, Characteristics or Employment, HILDA* and *Average Weekly Earnings* sources. Over 400 individual new estimates from these data sources are reported in the Appendix to this report, with a summary comparing estimates from each data source presented in Table 3.2. The relevant statistic reported is the General Retail Industry earnings estimate expressed as a percentage of the respective Total Industry earnings estimate.
36. Employee earnings in the General Retail Industry remain substantially lower, on average, compared to the corresponding data from Total Industry. Depending on the specific group of interest, General Retail Industry employee earnings were generally between 60-80% of the respective Total Industry amount.
37. For weekly earnings, mean earnings ratios varied from 57 to 61% for all employees, 63 to 69% for adults, 75 to 78% for full-time employees, 73 to 79% for full-time adults, with the widest variation of 73 to 81% for non-managerial full-time adults. Similar variation in estimates was evident for the median ratios.
38. In comparison to weekly earnings, there was a lower variation by hourly wage rates, with these ratios ranging between 72 to 76%.
39. Compared to the 2022 O'Brien Report, there has been no discernible change in these General Retail Industry to Total Industry ratios.

**TABLE 3.2 – SUMMARY OF MEAN AND MEDIAN GENERAL RETAIL INDUSTRY TO TOTAL INDUSTRY EARNINGS RATIOS**

	<i>Weekly Earnings</i>					<i>Hourly Earnings</i>		
	<i>All</i>	<i>Adult</i>	<i>Full-time</i>	<i>Adult f-t</i>	<i>Non-mgr Adult f-t</i>	<i>All</i>	<i>Adult</i>	<i>Non-mgr Adult</i>
<i>Mean</i>								
2022 O'Brien Report								
CENSUS	58	64	74	74	72			
COE	60-63	66-69	78-80	75-80	76-79	72-75	74-79	73-77
HILDA	53-58	60-65	69-74	70-73	66-73	70-73	71-75	73-76
AWE	61-65			73-75				
Present Report								
CENSUS	59	65	75	73	73			
COE	61	69	78	79	78-81	72	76	75
HILDA	57	63	76	77	75	72	74	73
AWE*	60			74-75				
<i>Median</i>								
2022 O'Brien Report								
CENSUS	60	66	74	74	73			
COE	60-63	68-72	76-77	75-80	74-75	77	77-78	78
HILDA	55-65	63-68	70-71	69-73	71-73	76-77	78	80
Present Report								
CENSUS	59	65	73	72	72			
COE	62-64	70-71	78-79	78	77	77	76	79
HILDA	58	63	71	72	73	75	77	76

Source: CENSUS = 2021 Census of Housing and Population

COE = 2022 Characteristics of Employment Survey

HILDA = 2021 Household Income and Labour Dynamics

AWE = 2022 Average Weekly Earnings

\* comparison with Retail Trade Division only

### 3.3 Summary

40. This section presents a range of the latest earnings estimates for General Retail Industry and Total Industry employees. Various disaggregated estimates were provided, capturing all employees, part-time and full-time, junior and adult, and non-managerial employees.

41. The analysis of income distribution data showed that General Retail Industry employees were concentrated in the lower earnings brackets relative to the Total Industry employees. In most cases it was established that approximately double the proportion of General Retail Industry employees were located in the bottom earnings brackets compared to those from Total Industry. For example, 56.5% of all General Retail Industry employees earned less than \$800 per week, compared to 25.1% of Total industry employees. Restricting the estimates to non-managerial full-time adult employees, 65.9% of General Retail Industry

employees earned less than \$1250 per week compared to 35.6% of Total Industry employees.

42. When analysing mean and median General Retail Industry to Total Industry earnings ratios there was an obvious upward progression in the magnitude of ratios from the broadest category of all employees, to the removal of juniors in the adult estimates, and then the removal of part-time employees for the full-time estimates. As expected, earnings ratios then declined slightly when managerial employees were removed. There was also some variation in estimates according to data source.
43. The main finding from this section is that there has been no significant change to the earnings ratios from that presented in the 2022 O'Brien Report, with General Retail Industry employee mean and median earnings between 60 to 80% of the respective Total Industry employee earnings categories.

#### 4. CHANGES IN EARNINGS OVER TIME

44. Comparable time series of earnings related data for General Retail Industry employees were updated from *Characteristics of Employment* (2014 to 2022) and *HILDA* (2001 to 2021), while data at the Retail Trade Division was updated for *Average Weekly Earnings* (1994 to 2022) and *Wage Price Index* (1998 to 2022) sources.

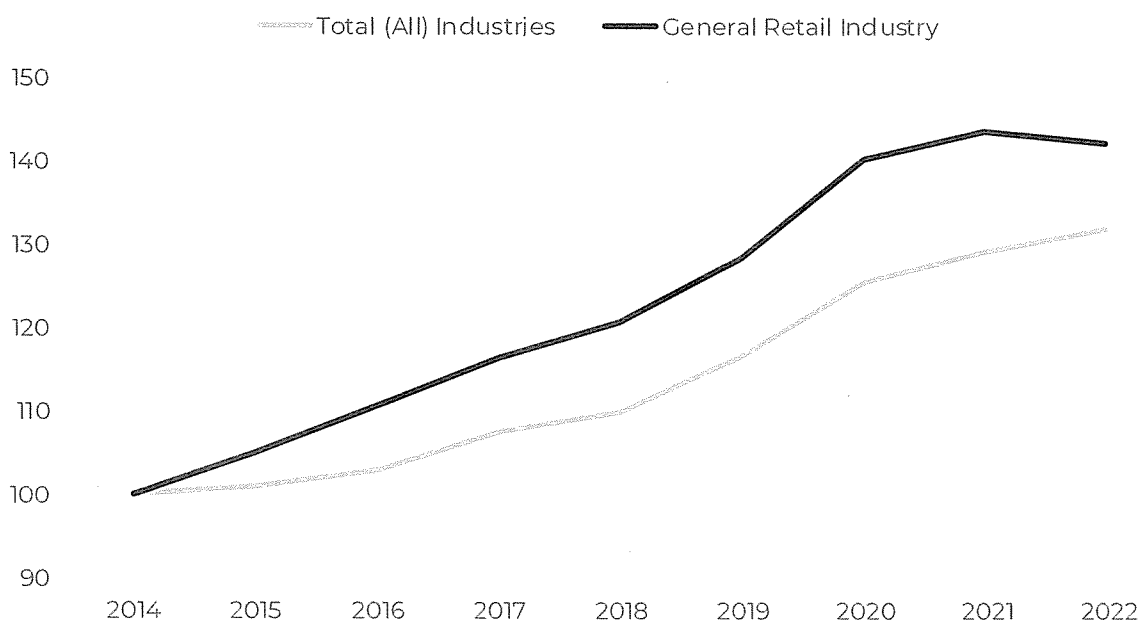
#### 4.1 Characteristics of Employment Survey

##### 4.1.1 Hourly Wage Rates

45. Hourly wage rate data for the General Retail Industry as well as Total Industries was converted to an index in order to present comparable changes in earnings over time. Comparisons were made below for wage rates for all employees, adults only and non-managerial adults in Figures 4.1 to 4.3.

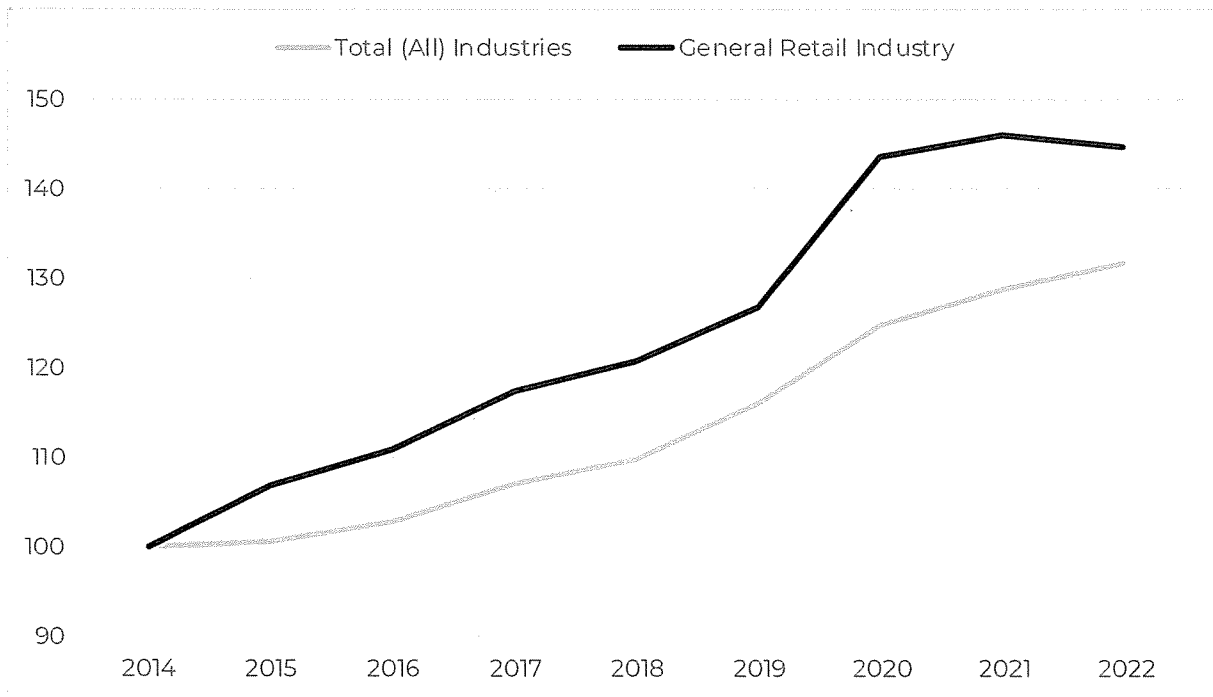
46. As established in the 2022 O'Brien Report growth in nominal wages for the General Retail Industry outpaced that for Total Industries over the full period of analysis. However, this pattern has reversed in the most recent time period observed, with a narrowing of this gap from 2021 to 2022.

**FIGURE 4.1 GROWTH IN NOMINAL HOURLY WAGE RATES FOR ALL EMPLOYEES, CHARACTERISTICS OF EMPLOYMENT 2014 TO 2022**



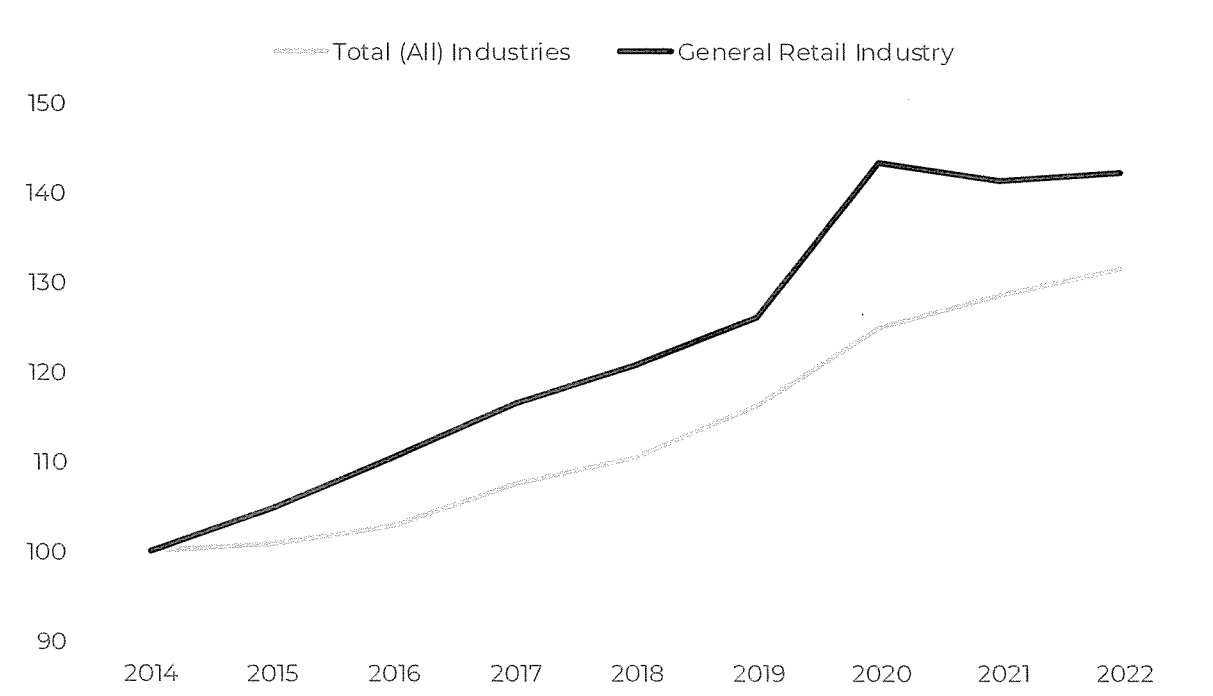
Source: 2014 to 2022 Characteristics of Employment Survey and ABS TableBuilder

**FIGURE 4.2 GROWTH IN NOMINAL HOURLY WAGE RATES FOR ADULT EMPLOYEES, CHARACTERISTICS OF EMPLOYMENT 2014 TO 2022**



Source: 2014 to 2022 Characteristics of Employment Survey and ABS TableBuilder

**FIGURE 4.3 GROWTH IN NOMINAL HOURLY WAGE RATES FOR NON-MANAGERIAL ADULT EMPLOYEES, CHARACTERISTICS OF EMPLOYMENT 2014 TO 2022**



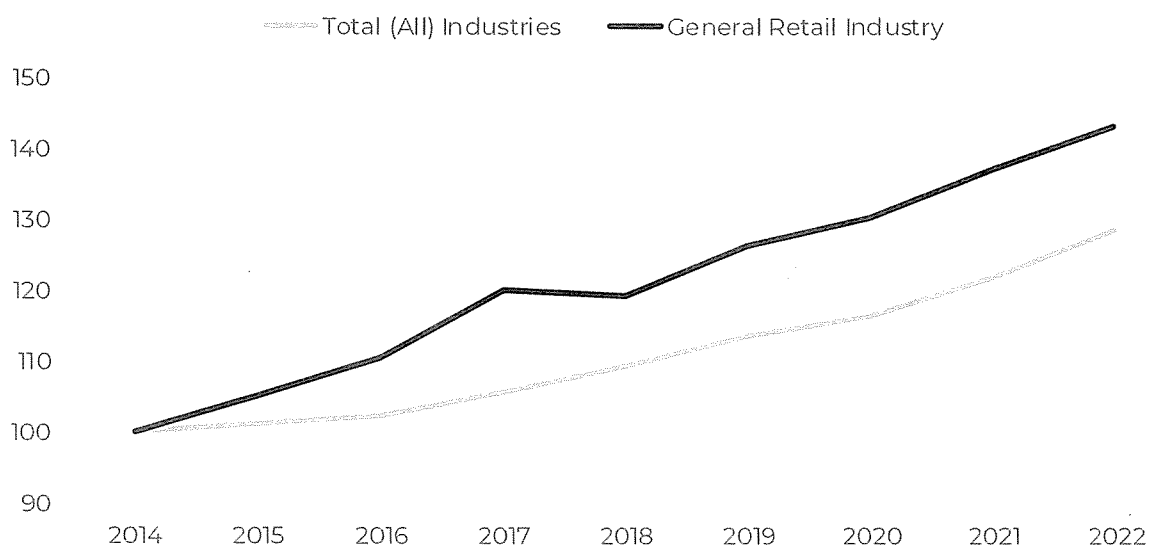
Source: 2014 to 2022 Characteristics of Employment Survey and ABS TableBuilder

#### 4.1.2 Weekly Earnings From Main Job

47. Nominal weekly wage growth for all Total Industry employees, adults, full-time adults and non-managerial full-time adult employees are produced in Figures 4.4. to 4.7. In common with hourly wage rates, nominal wage growth in the General Retail Industry has outpaced that for Total Industry. However, in contrast to hourly wage rates, a parallel pattern is generally observed from 2021 to 2022, indicating no change to the relative growth of General Retail Industry and Total Industry weekly wages.

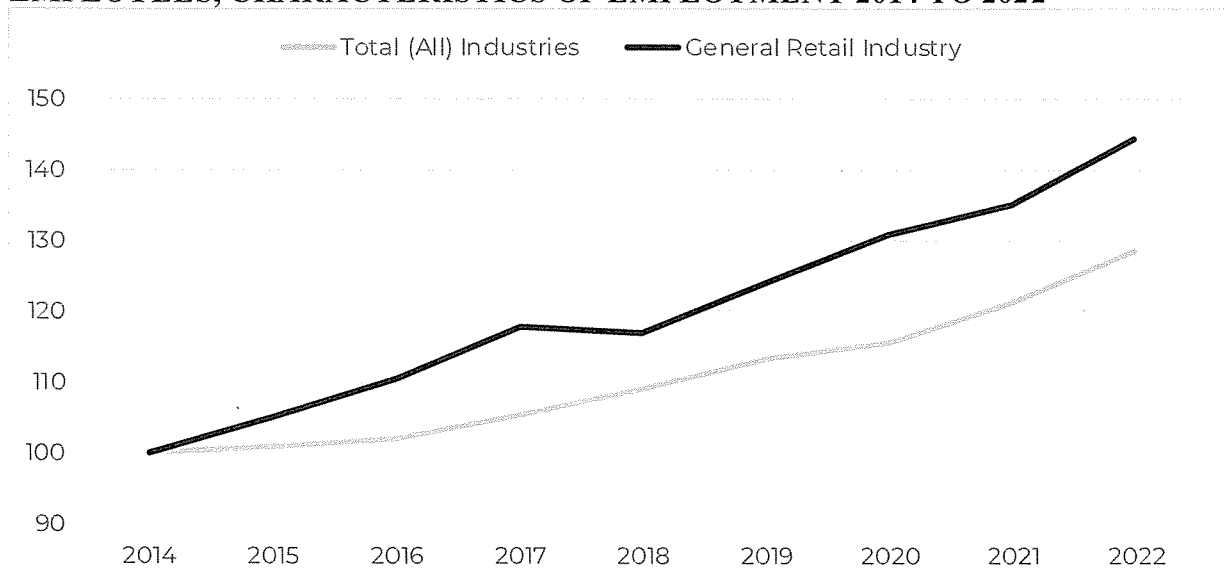
48. As explained in the 2022 O'Brien Report, the larger observed nominal wage growth observed for the General Retail Industry is easily explained. As shown in Figure 4.8, the absolute differential in hourly wage rates between General Retail and Total Industry levels has remained largely unchanged between 2014 and 2022 at approximately \$10 per hour. In calculating a growth rate, the numerator for General Retail Industry and Total Industry wage growth rates will be similar, but as the denominator for the General Retail Industry growth rate is smaller, this results in a relatively larger growth rate.

**FIGURE 4.4 GROWTH IN NOMINAL WEEKLY WAGE RATES FOR ALL EMPLOYEES, CHARACTERISTICS OF EMPLOYMENT 2014 TO 2022**



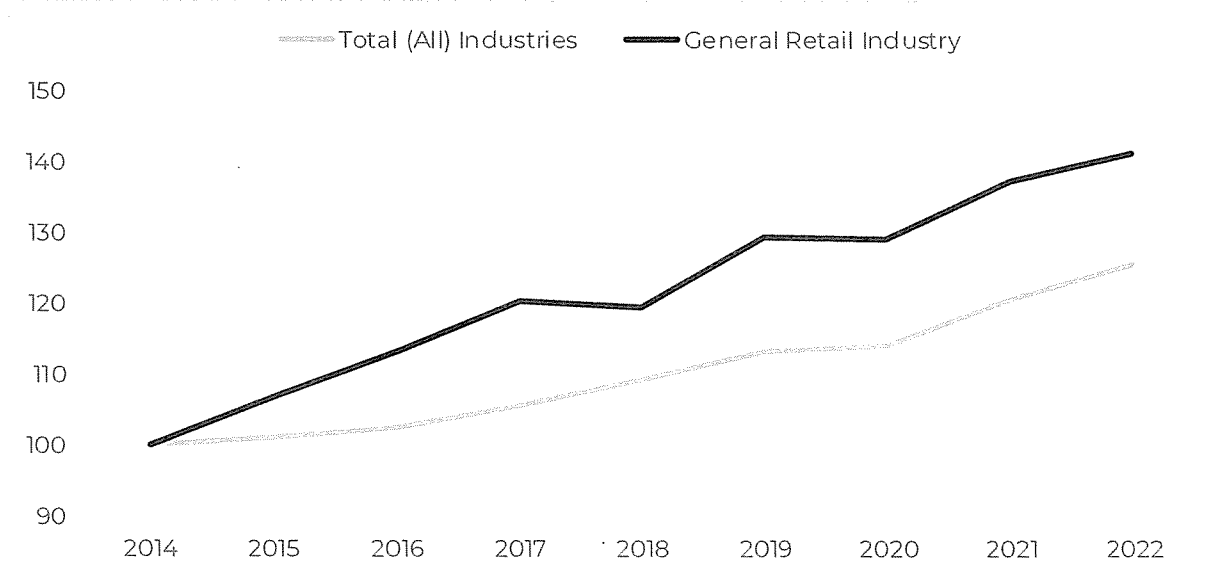
Source: 2014 to 2022 Characteristics of Employment Survey and ABS TableBuilder

**FIGURE 4.5 GROWTH IN NOMINAL WEEKLY WAGE RATES FOR ADULT EMPLOYEES, CHARACTERISTICS OF EMPLOYMENT 2014 TO 2022**



Source: 2014 to 2022 Characteristics of Employment Survey and ABS TableBuilder

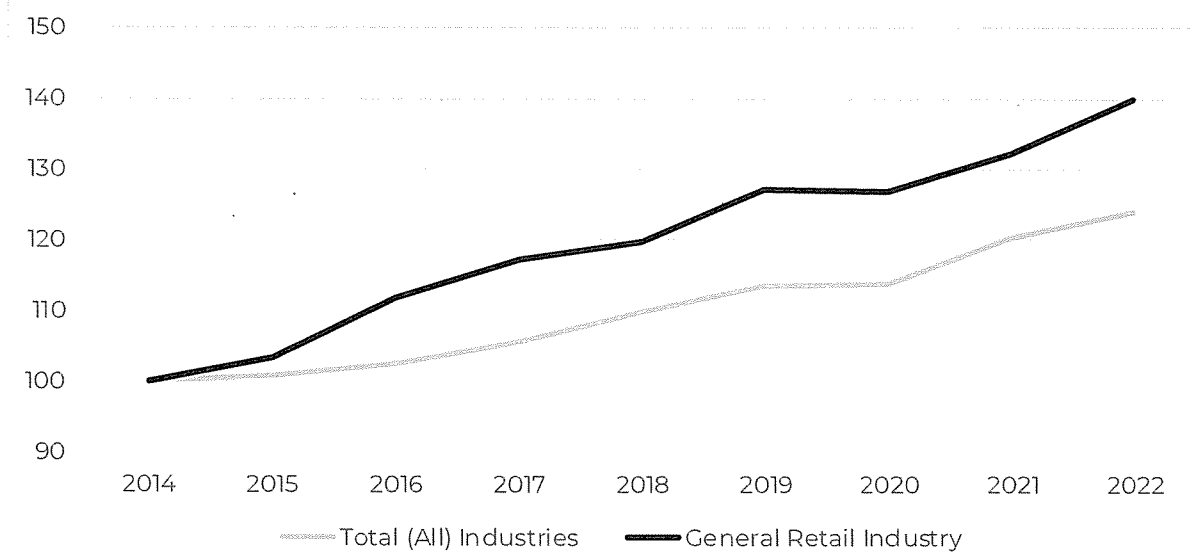
**FIGURE 4.6 GROWTH IN NOMINAL WEEKLY WAGE RATES FOR FULL-TIME ADULT EMPLOYEES, CHARACTERISTICS OF EMPLOYMENT**



Source: 2014 to 2022 Characteristics of Employment Survey and ABS TableBuilder

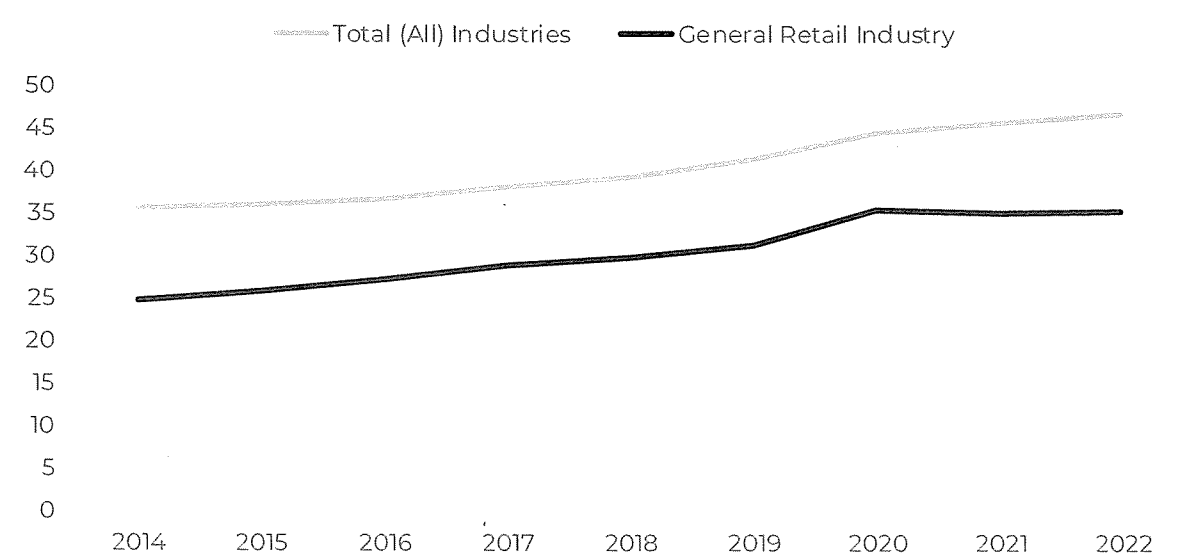


**FIGURE 4.7 GROWTH IN NOMINAL WEEKLY WAGE RATES FOR NON-MANAGERIAL FULL-TIME ADULT EMPLOYEES, CHARACTERISTICS OF EMPLOYMENT 2014 TO 2022**



Source: 2014 to 2022 Characteristics of Employment Survey and ABS TableBuilder

**FIGURE 4.8 HOURLY WAGE RATES FOR NON-MANAGERIAL ADULT EMPLOYEES (\$ PER HOUR), CHARACTERISTICS OF EMPLOYMENT 2014 TO 2021**



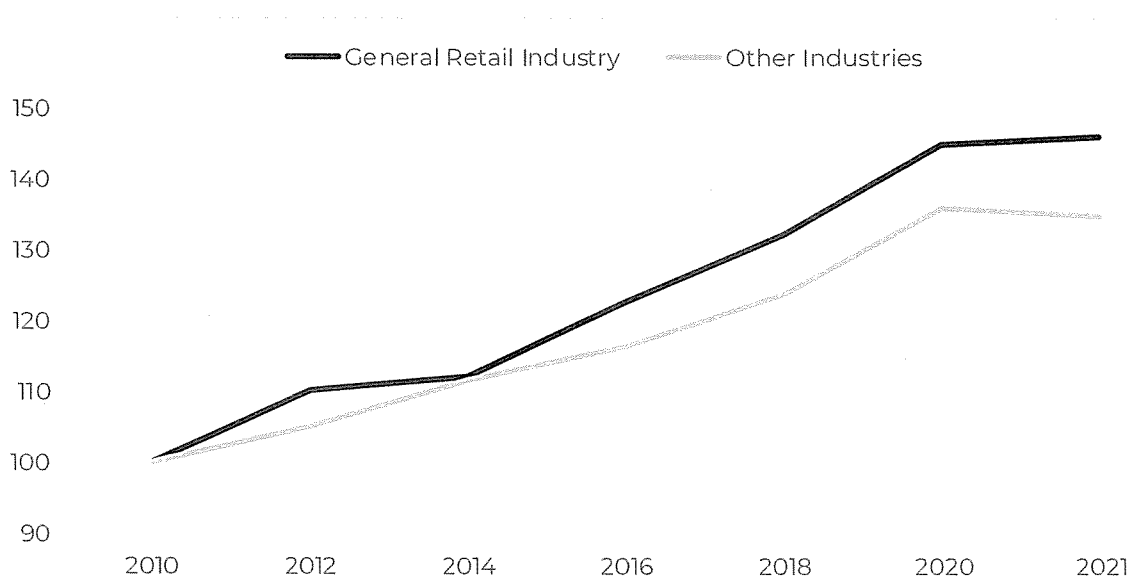
Source: 2014 to 2022 Characteristics of Employment Survey and ABS TableBuilder

## 4.2 HILDA

49. Nominal growth rates for HILDA hourly wage rates are produced below for all employees, adult employees and non-managerial adult employees. In contrast to the above analysis, however, General Retail Industry growth rates are compared to Other (Non-General Retail) Industries rather than Total (All) Industries. As with the Characteristics of Employment estimates, nominal growth rates for General Retail Industry employees outpaced that for Other Industries. A decrease in nominal wage growth from 2020 to 2021 is evident in both General Retail Industry and Other Industries.

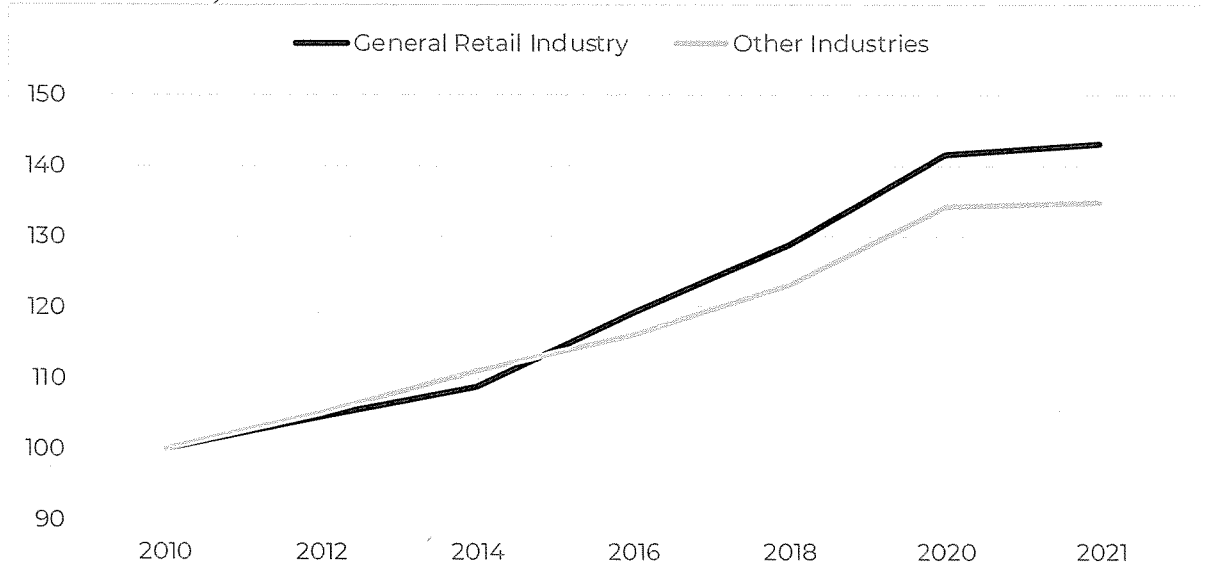
50. As with the Characteristics of Employment data, the discrepancy in nominal growth rates is explained by maintaining the absolute difference between General Retail Industry and Other Industries wage rates of approximately \$10 per hour.

**FIGURE 4.9 GROWTH IN NOMINAL HOURLY WAGE RATES ALL EMPLOYEES, HILDA 2010 TO 2021**



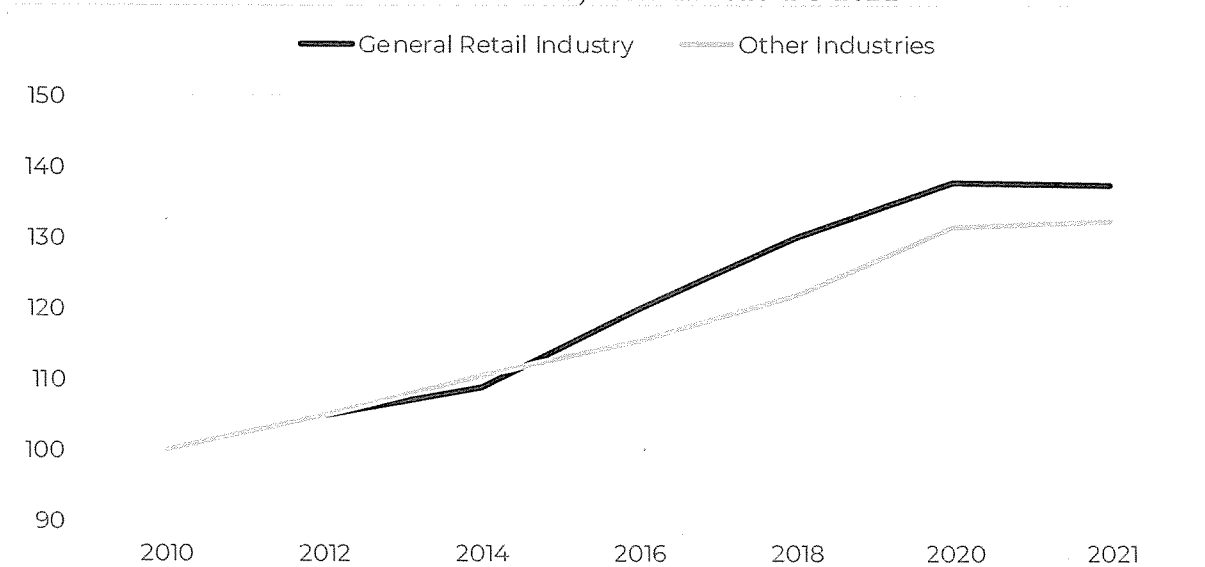
Source: 2010 to 2021 HILDA

**FIGURE 4.10 GROWTH IN NOMINAL HOURLY WAGE RATES FOR ADULT EMPLOYEES, HILDA 2010 TO 2021**



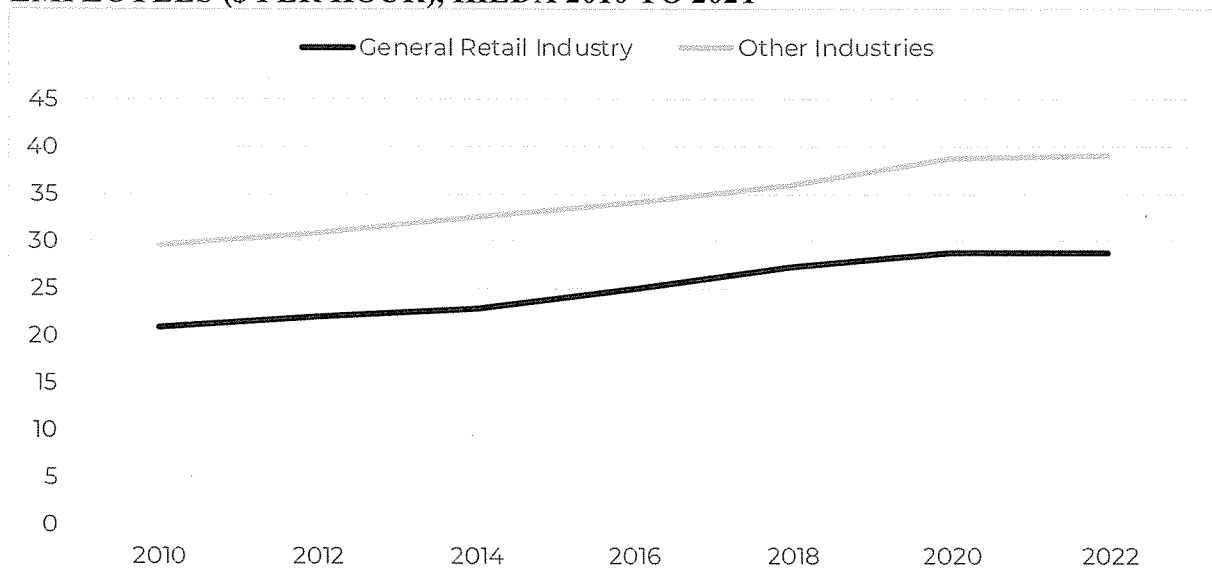
Source: 2010 to 2021 HILDA

**FIGURE 4.11 GROWTH IN NOMINAL HOURLY WAGE RATES FOR NON-MANAGERIAL ADULT EMPLOYEES, HILDA 2010 TO 2021**



Source: 2010 to 2021 HILDA

**FIGURE 4.12 HOURLY WAGE RATES FOR NON-MANAGERIAL ADULT EMPLOYEES (\$ PER HOUR), HILDA 2010 TO 2021**

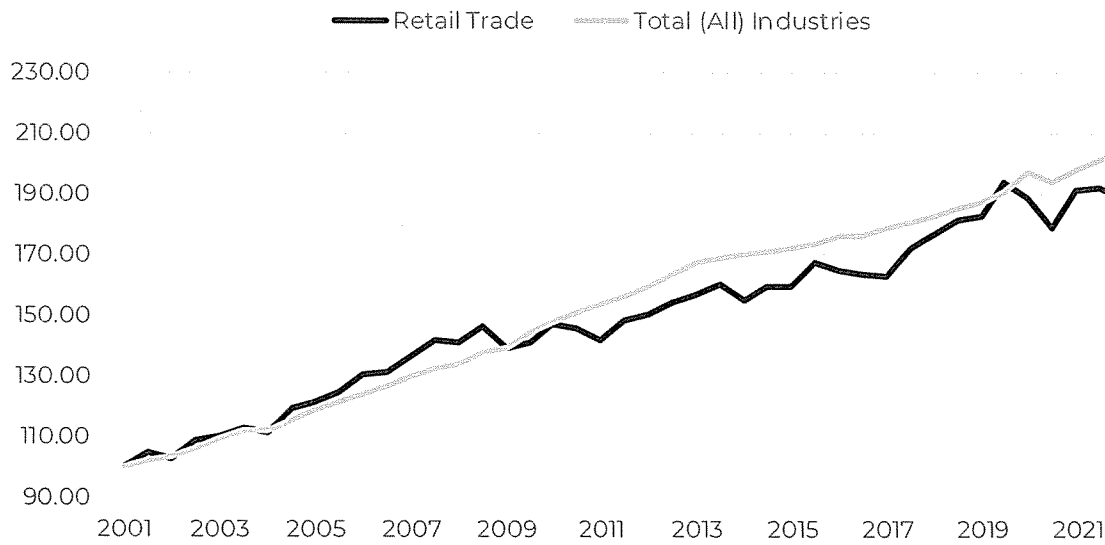


Source: 2010 to 2021 HILDA

### 4.3 Average Weekly Wages

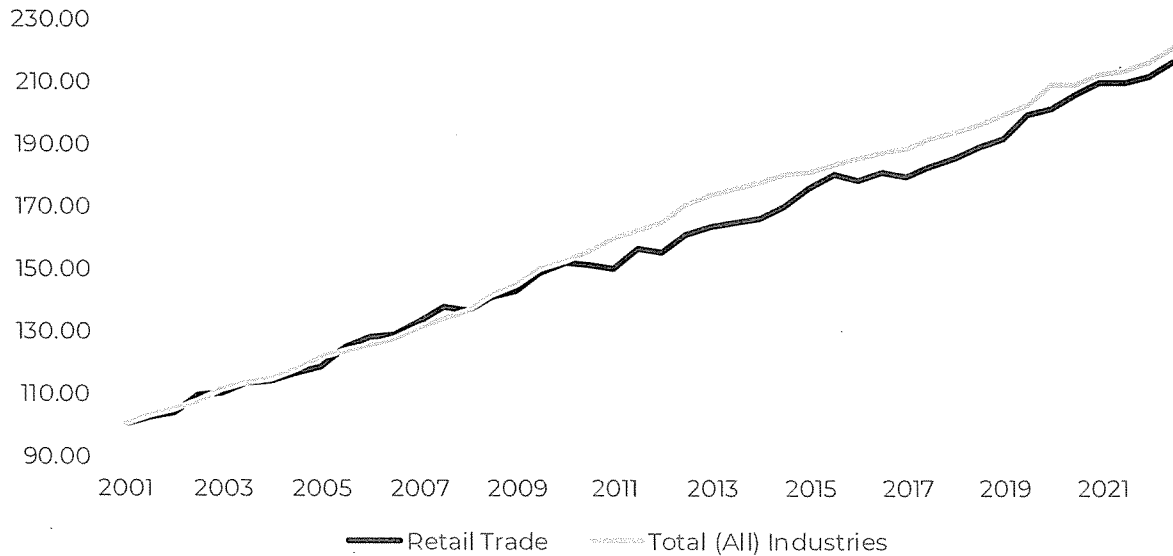
51. The growth rates for average weekly wages for total earnings, full-time adult ordinary and total earnings are reported for the Retail Trade ANZSIC Division and Total (All) Industries in Figures 4.13 to 4.15. In contrast to the findings from Characteristics of Employment and HILDA, average weekly earnings estimates show that growth in Retail Trade earnings have lagged behind those at the Total Industry level. No obvious change in pattern occurred between 2021 and 2022.

**FIGURE 4.13 GROWTH IN NOMINAL TOTAL EARNINGS FOR ALL EMPLOYEES, AVERAGE WEEKLY EARNINGS NOV 1994 TO NOV 2022**



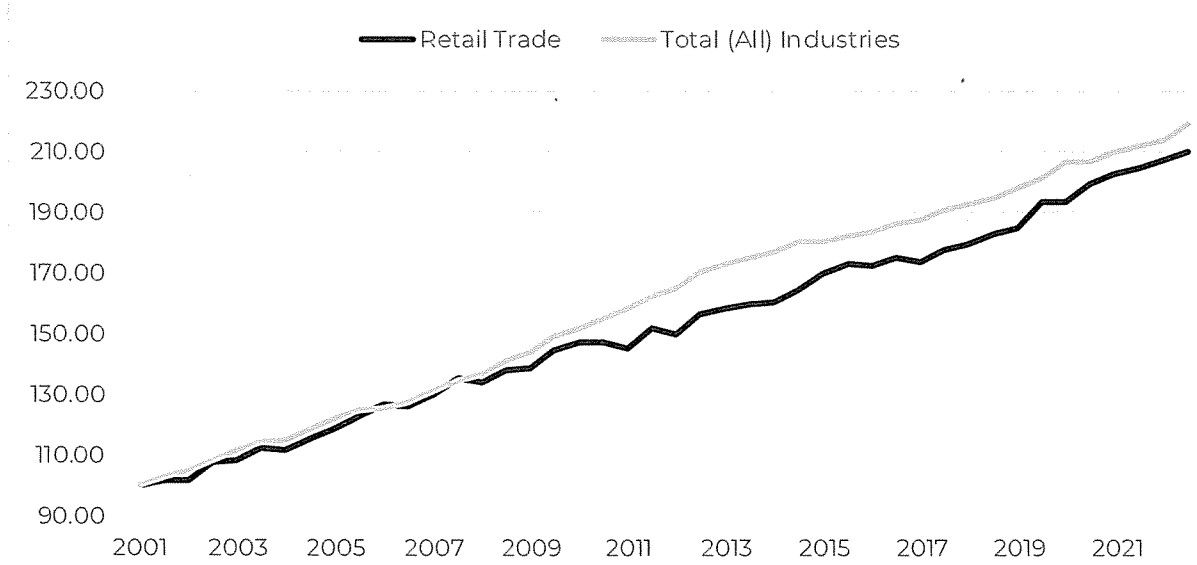
Source: 2002 to 2022 Average Weekly Earnings

**FIGURE 4.14 GROWTH IN NOMINAL TOTAL EARNINGS FOR FULL-TIME ADULT ORDINARY EARNINGS, AVERAGE WEEKLY EARNINGS NOV 1994 TO NOV 2022**



Source: 2002 to 2022 Average Weekly Earnings

**FIGURE 4.15 GROWTH IN NOMINAL TOTAL EARNINGS FOR FULL-TIME ADULT TOTAL EARNINGS, AVERAGE WEEKLY EARNINGS NOV 1994 TO NOV 2021**



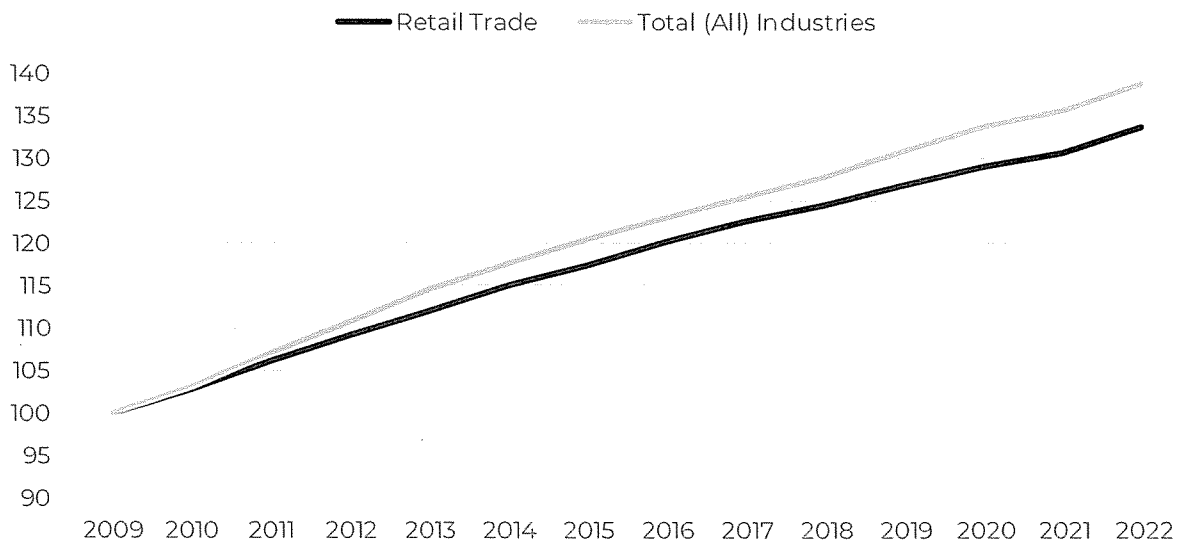
Source: 2001 to 2021 Average Weekly Earnings

#### 4.4 Wage Price Index

52. Earnings growth for the Wage Price Index is presented from 2009 to 2022 in Figure 4.16.

Similar to the average weekly earnings data, greater growth in Total Industry earnings is observed compared to that for the Retail Trade Division. There appears to be a parallel pattern between both series between 2021 and 2022.

**FIGURE 4.16 GROWTH IN ORDINARY TIME HOURLY RATES OF PAY EXCLUDING BONUSES FOR PRIVATE AND PUBLIC BUSINESSES, WAGE PRICE INDEX 2009 TO 2021**



Source: 2009 to 2022 Wage Price Index

#### 4.5 Summary

53. As with the 2022 O'Brien Report, conflicting trends between General Retail Industry and Total (or Other) Industry earnings growth are evident over time depending on the data source used. Both Characteristics of Employment and HILDA estimates indicated that General Retail Industry nominal wage growth had outpaced that of Total or Other Industry wage growth, particularly from 2014 to present.

54. Further analysis of Characteristics of Employment and HILDA sources revealed the source of the growth rate imbalance to be explained by the properties of the growth rate formula,

rather than representing any narrowing of the absolute gap between hourly wage rates in the General Retail Industry and Other Industries.

55. In contrast, results from both Average Weekly Earnings and Wage Price Index sources indicated the opposite pattern. That is, that wage growth for Retail Trade has not maintained the same growth rate as that for Total (All) Industries.

56. As a general rule, no change in the pattern between the General Retail Industry and Total (or Other) Industries was observed with the updated data used in this report.



## **5. PREVALENCE OF LOW PAID WORKERS IN THE GENERAL RETAIL INDUSTRY**

58. As with the 2022 O'Brien Report, the low paid population is defined as those receiving at most:
- a. the national minimum wage (NMW)
  - b. two thirds of the median wage; or
  - c. earnings in the lowest earnings quintile
59. Various estimates are presented for all employees, adult employees, full-time employees, adult full-time employees and non-managerial full-time adult employees. The estimates for all employees and adult employees were derived from hourly pay rates, with the full-time estimates derived from weekly earnings. Estimates from the General Retail Industry were compared with those from Other Industries. The use of HILDA is necessary for this analysis as access to specific percentiles is only available from unit record data. Estimates from the Watson Report relating to 2013 were compared with those from 2019 and 2020 from the 2022 O'Brien Report, as well as updated estimates for 2021 in Table 5.1.
60. It is an unambiguous finding that employees with the General Retail Industry display much higher propensities for low paid employment than those in Other Industries.
61. Furthermore, the prevalence of low paid employees in the General Retail Industry has increased in the decade since the Watson Report and been persistent in the most recent three years.
62. Using the median and quintile definitions, General Retail Industry employees are between two to three times more likely to be classified as low paid compared to those from Other Industries.

**TABLE 5.1 PREVALENCE OF LOW PAY, HILDA 2013, 2019, 2020 AND 2021**

	<i>General Retail Industry</i>			<i>Other Industries</i>		
	<i>NMW</i>	<i>2/3 median</i>	<i>Lowest quintile</i>	<i>NMW</i>	<i>2/3 median</i>	<i>Lowest quintile</i>
2013 (Watson Report)						
All employees	23	28	36	12	15	18
Adult	10	21	38	8	13	19
Full-time	15	36	44	6	17	19
Adult Full-time	12	39	46	4	16	19
Non-managerial Adult Full-time	15	35	50	5	14	20
2019 (2022 O'Brien Report)						
All employees	23.0	31.4	41.1	10.0	13.0	17.8
Adult	12.1	18.7	28.2	6.5	9.1	13.7
Full-time	13.6	44.1	50.7	5.8	17.2	19.3
Adult Full-time	11.1	40.7	47.9	4.4	15.2	17.3
Non-managerial Adult Full-time	13.8	48.2	55.9	4.7	17.0	19.5
2020 (2022 O'Brien Report)						
All employees	21.0	32.0	42.2	9.0	13.6	17.4
Adult	11.6	21.2	31.6	5.9	10.1	13.7
Full-time	10.1	37.1	45.1	6.4	16.1	20.0
Adult Full-time	9.0	35.3	43.5	5.1	14.4	18.2
Non-managerial Adult Full-time	10.0	40.5	50.2	5.7	16.3	20.6
2021 (present report)						
All employees	21.1	33.0	40.4	9.5	13.2	17.7
Adult	11.7	26.8	43.6	5.7	11.3	17.6
Full-time	5.2	38.2	45.8	4.5	16.7	19.5
Adult Full-time	3.4	40.3	42.7	3.4	17.3	18.3
Non-managerial Adult Full-time	3.8	36.2	48.2	3.7	15.4	19.7

Source: Watson Report, 2019, 2020 and 2021 HILDA

## **6. RELATIVE ECONOMIC PROSPERITY OF THE GENERAL RETAIL INDUSTRY EMPLOYEE HOUSEHOLDS**

63. Rather than viewing employees in the General Retail Industry solely as individuals, analysis is now undertaken of their household economic circumstances. The rationale for the household analysis is twofold. First, rather than considering earnings to be purely an individual pursuit, it is necessary to consider the individual's contribution to a larger collective unit. Secondly, the estimates presented in this section provide insights into the outcomes or implications of the previously estimated earnings estimates in terms of their impact on household economic wellbeing.
64. Consistent with the 2022 O'Brien Report, the household situation of adults (> 20 years) with a main job in the General Retail Industry is the focus of this analysis. As with section 5 of this report, *HILDA* is the sole data source that is suitable for this type of analysis.
65. The economic situation of households is analysed with respect to income level and diversity, home ownership or rental status, discretionary and non-discretionary expenditure, self-assessed financial prosperity, ability to raise emergency funds, and financial hardship.

### **6.1 Household Income Measures**

66. Previous findings in this report establish that individual General Retail Industry employees' earnings are substantially less than those in Other Industries. However, this may not be a significant economic issue if the household's collective earnings are adequate.
67. Table 6.1 shows that annual income for General Retail Industry employee households deteriorated from the Watson Report to the 2022 O'Brien Report, and is now demonstrated to have deteriorated further in the present report.
68. The mean ratio between General Retail Industry and Other Industry employees' wage and salary income, gross regular income and disposable regular income has declined by between 3 to 5 percentage points between the 2022 O'Brien Report and the present report. In contrast, the mean ratio of government transfers for General Retail Industry employees compared to Other Industry employees has increased significantly.

**TABLE 6.1 SOURCES OF ANNUAL HOUSEHOLD INCOME, HILDA**

	<i>General Retail Industry</i>		<i>Other Industries</i>		<i>Mean ratio</i>	<i>Median ratio</i>
	<i>Mean</i>	<i>Median</i>	<i>Mean</i>	<i>Median</i>		
Watson 2013						
Wage and salary income	\$92,411	\$85,000	\$111,056	\$96,247	83	88
Government Transfers	\$7,591	\$1,312	\$6,135	0	124	
Gross Regular income	\$110,404	\$98,000	\$128,201	\$111,000	86	88
Disposable Regular Income	\$92,975	\$84,252	\$102,957	\$92,210	90	91
2019 (2022 O'Brien Report)						
Wage and salary income	\$117,521	\$101,000	\$146,572	\$132,000	80	77
Government Transfers	\$5,876	0	\$5,052	0	116	
Gross Regular income	\$132,854	\$113,686	\$163,703	\$143,072	81	79
Disposable Regular Income	\$110,466	\$96,650	\$129,850	\$117,814	85	82
2020 (2022 O'Brien Report)						
Wage and salary income	\$128,189	\$112,000	\$152,468	\$140,000	84	80
Government Transfers	\$6,512	0	\$5,779	0	113	
Gross Regular income	\$147,220	\$124,172	\$170,944	\$152,105	86	82
Disposable Regular Income	\$119,729	\$104,662	\$135,260	\$124,325	89	84
2021 (Present Report)						
Wage and salary income	\$123,724	\$115,000	\$156,903	\$141,764	79	81
Government Transfers	\$9,573	\$1,440	\$6,722	0	142	
Gross Regular income	\$144,969	\$124,800	\$177,509	\$157,943	82	79
Disposable Regular Income	\$120,517	\$107,802	\$141,869	\$129,375	85	83

Source: Watson report, 2022 O'Brien Report and 2021 HILDA

## 6.2 Owning, Renting and Income Diversification

69. Compared to Other Industry employee households, members of General Retail Industry employee households are less likely to own their home or be mortgagees. Furthermore, if subject to a mortgage, General Retail Industry employee households are less likely to be ahead of schedule in their repayments. Also consistent with these findings, members of General Retail Industry employee households are also more likely to be renting their accommodation. Finally, members of General Retail Industry employee households are generally less likely to receive income from dividend and rent sources. The percentage point difference in these measures between General Retail Industry and Other Industry employees is typically constant across years.

**TABLE 6.2 OWNING, RENTING AND INCOME DIVERSIFICATION, HILDA**

	<i>Own / currently paying off mortgage</i>	<i>Rent or pay board</i>	<i>Paying off home loan ahead of schedule</i>	<i>Income from Dividends</i>	<i>Income from rent</i>
2019 (2022 O'Brien Report)					
General Retail Industry	59	38	49	13	8
Other Industries	69	30	57	17	15
2020 (2022 O'Brien Report)					
General Retail Industry	57	42	53	14	8
Other Industries	70	28	58	16	15
2021 (present report)					
General Retail Industry	60	40	55	22	10
Other Industries	69	29	63	19	16

Source: 2022 O'Brien Report and 2021 HILDA

### 6.3 Non-Discretionary Expenditure

70. Although households containing General Retail Industry employees earned less than 85% of the household income of Other Industry employees, on average, their spending on non-discretionary items is generally over 85% of that of Other Industry employee households on the same corresponding items. The only exceptions are mortgage expenditure and children's clothing.

71. In short, General Retail Industry households have similar non-discretionary expenditure requirements to Other Industry employee households, even if their income levels are relatively lower.

**TABLE 6.3 ANNUAL SOURCES OF NON-DISCRETIONARY EXPENDITURE, HILDA**

	<i>General Retail Industry</i>		<i>Other Industries</i>		<i>Mean ratio</i>	<i>Median ratio</i>
	<i>Mean</i>	<i>Median</i>	<i>Mean</i>	<i>Median</i>		
2013 (Watson Report)						
Mortgage	\$13,825	\$13,020	\$15,607	\$14,400	89	90
Rent	\$16,041	\$15,384	\$17,355	\$16,680	92	92
Groceries	\$96,621	\$8,343	\$10,339	\$9,907	93	84
Utilities	\$1,812	\$1,500	\$1,892	\$1,600	96	94
Public Transport	\$502	0	\$650	0	77	0
Motor Vehicle Fuel	\$2,539	\$2,160	\$2,546	\$2,040	100	106
Telephone and Internet	\$1,958	\$1,440	\$1,973	\$1,500	99	96
Clothing for Women	\$939	\$600	\$927	\$600	101	100
Clothing for Men	\$583	\$360	\$589	\$360	99	100
Clothing for Children	\$525	0	\$468	0	112	0
2019 (2022 O'Brien Report)						
Mortgage	\$15,143	\$15,648	\$20,475	\$19,680	74	80
Rent	\$19,473	\$19,296	\$19,185	\$18,600	102	104
Groceries	\$10,045	\$9,777	\$10,937	\$10,428	92	94
Utilities	\$1,845	\$1,500	\$2,013	\$1,650	92	91
Public Transport	\$725	0	\$906	0	80	
Motor Vehicle Fuel	\$2,352	\$1,920	\$2,592	\$2,160	91	89
Telephone and Internet	\$2,248	\$1,560	\$2,353	\$1,710	96	91
Clothing for Women	\$854	\$600	\$959	\$600	89	100
Clothing for Men	\$453	\$241	\$606	\$420	75	57
Clothing for Children	\$355	0	\$471	0	75	
2020 (2022 O'Brien Report)						
Mortgage	\$14,962	\$14,076	\$19,140	\$18,252	78	77
Rent	\$21,369	\$20,340	\$20,436	\$19,812	105	103
Groceries	\$11,104	\$10,428	\$11,671	\$10,428	95	100
Utilities	\$1,905	\$1,600	\$1,917	\$1,600	99	100
Public Transport	\$614	0	\$664	0	92	
Motor Vehicle Fuel	\$2,316	\$1,800	\$2,377	\$1,800	97	100
Telephone and Internet	\$2,622	\$1,800	\$2,308	\$1,800	114	100
Clothing for Women	\$875	\$600	\$924	\$600	95	100
Clothing for Men	\$576	\$300	\$650	\$350	89	86
Clothing for Children	\$297	0	\$431	0	69	
2021 (present report)						
Mortgage	\$15,316	\$13,560	\$18,535	\$18,000	83	75
Rent	\$19,024	\$18,252	\$21,143	\$20,340	90	90
Groceries	\$11,497	\$10,428	\$12,128	\$10,428	95	100
Utilities	\$1,919	\$1,400	\$1,845	\$1,500	104	93
Public Transport	\$446	0	\$516	0	86	

Motor Vehicle Fuel	\$2,392	\$1,920	\$2,496	\$1,920	96	100
Telephone and Internet	\$2,419	\$1,800	\$2,243	\$1,800	108	100
Clothing for Women	\$893	\$600	\$885	\$600	101	100
Clothing for Men	\$558	\$240	\$533	\$300	105	80
Clothing for Children	\$311	0	\$434	0	72	

Source: 2022 O'Brien Report and 2021 HILDA

## 6.4 Discretionary Expenditure

72. If General Retail Industry households are spending disproportionately more than Other Industry employee households on non-discretionary items, it stands to reason that discretionary expenditure would be relatively lower. Indeed, the main observation from Table 6.4 is that General Retail Industry employee households spend less than 85% of that of Other Industry employee households on insurance, education, and house and car maintenance and repairs.

**TABLE 6.4 ANNUAL SOURCES OF DISCRETIONARY EXPENDITURE, HILDA**

	<i>General Retail Industry</i>		<i>Other Industries</i>		<i>Mean ratio</i>	<i>Median ratio</i>
	<i>Mean</i>	<i>Median</i>	<i>Mean</i>	<i>Median</i>		
2013 (Watson report)						
Meals Eaten Out	\$2,666	\$2,607	\$3,412	\$2,607	78	100
Alcohol	\$1,350	\$782	\$1,613	\$1,043	84	75
Cigarettes	\$764	0	\$714	0	107	0
Doctor Fees	\$695	\$300	\$1,034	\$500	67	60
Medicines	\$480	\$200	\$438	\$206	110	97
Health Insurance	\$1,179	\$368	\$1,372	\$960	86	38
Other Insurance	\$1,608	\$1,250	\$1,712	\$1,400	94	89
Education Fees	\$818	0	\$1,731	0	47	0
Home Repairs, Renovations	\$2,103	\$300	\$3,262	\$400	64	75
Car Repairs, Maintenance	\$868	\$650	\$1,050	\$750	83	87
2019 (2022 O'Brien Report)						
Meals Eaten Out	\$3,323	\$2,607	\$4,199	\$3,129	79	83
Alcohol	\$1,564	\$1,043	\$1,715	\$1,043	91	100
Cigarettes	\$1,023	0	\$793	0	129	
Doctor Fees	\$840	\$300	\$1,001	\$500	84	60
Medicines	\$439	\$200	\$152	\$250	289	80
Health Insurance	\$1,369	\$90	\$1,802	\$1,170	76	8
Other Insurance	\$1,759	\$1,200	\$2,058	\$1,600	85	75
Education Fees	\$1,394	0	\$2,253	0	62	
Home Repairs, Renovations	\$1,882	\$200	\$4,103	\$500	46	40
Car Repairs, Maintenance	\$937	\$650	\$1,112	\$800	84	81
2020 (2022 O'Brien Report)						
Meals Eaten Out	\$3,326	\$2,607	\$3,804	\$3,128	87	83
Alcohol	\$1,907	\$1,304	\$1,878	\$1,303	102	100
Cigarettes	\$1,223	0	\$981	0	125	
Doctor Fees	\$725	\$300	\$868	\$400	84	75
Medicines	\$462	\$200	\$450	\$250	103	80
Health Insurance	\$1,603	\$500	\$1,686	\$950	95	53
Other Insurance	\$1,823	\$1,500	\$2,046	\$1,650	89	91



Education Fees	\$1,643	0	\$2,150	0	76	
Home Repairs, Renovations	\$2,410	\$150	\$3,498	\$500	69	30
Car Repairs, Maintenance	\$1,092	\$650	\$1,059	\$750	103	87
2021 (Present Report)						
Meals Eaten Out	\$4,018	\$2,868	\$4,113	\$3,129	98	92
Alcohol	\$1,836	\$1,304	\$2,007	\$1,304	91	100
Cigarettes	\$1,090	0	\$1,051	0	104	
Doctor Fees	\$885	\$300	\$943	\$400	94	75
Medicines	\$420	\$200	\$467	\$250	90	80
Health Insurance	\$1,478	\$300	\$1,805	\$1,020	82	29
Other Insurance	\$1,746	\$1,200	\$2,119	\$1,675	82	72
Education Fees	\$1,406	0	\$2,222	0	63	
Home Repairs, Renovations	\$2,453	\$100	\$4,560	\$251	54	40
Car Repairs, Maintenance	\$977	\$600	\$1,099	\$750	89	80

Source: 2022 O'Brien Report and 2021 HILDA

## 6.5 Prosperity

73. Self-assessed prosperity is reported in Table 6.4. In all time periods there is a relatively smaller proportion of General Retail Industry employees reporting that they are very comfortable compared to Other Industry employees. In contrast, a higher proportion of General Retail Industry employees report they are “just getting along”.

74. Comparing the 2022 O'Brien report with more recent results, there was at most a 1 percentage point difference for the prosperity scores for Other Industry employees between 2020 and 2021. However, a “flattening of the middle” is evident for General Retail Industry employees, with approximately 3 percentage points shifting to “very comfortable” and “prosperous”, and a similar shift to “just getting along” and “poor” between 2020 and 2021.

**TABLE 6.4 SELF-ASSESSED HOUSEHOLD PROSPERITY, HILDA**

	<i>Prosperous</i>	<i>Very Comfortable</i>	<i>Reasonably Comfortable</i>	<i>Just Getting Along</i>	<i>Poor</i>	<i>Very poor</i>
2013 (Watson report)						
General Retail Industry	2	12	47	36	3	0
Other Industries	2	16	54	26	2	1
2019 (2022 O'Brien Report)						
General Retail Industry	1	9	51	38	2	0
Other Industries	2	15	56	25	2	0
2020 (2022 O'Brien Report)						
General Retail Industry	1	14	60	24	2	0
Other Industries	3	20	56	20	1	0
2021 (present report)						
General Retail Industry	2	16	52	27	3	0
Other Industries	3	21	56	19	1	0

Source: 2022 O'Brien Report and 2021 HILDA

## 6.5 Ability To Raise Funds

75. General Retail Industry household employees were less likely than Other Industry household employees to be able to easily raise funds for emergencies. In 2019, 2020, and 2021, 27% of General Retail Industry employee households would have to make “some sacrifices” or take “drastic action”, compared to 14% of Other Industry employee households.

**TABLE 6.5 ABILITY TO RAISE FUNDS FOR EMERGENCIES, HILDA**

	<i>Easily</i>	<i>Some Sacrifices</i>	<i>Drastic Action</i>	<i>Could Not</i>
2013 (Watson Report)				
General Retail Industry	48	24	11	17
Other Industries	62	22	9	7
2019 (2022 O'Brien Report)				
General Retail Industry	49	24	13	14
Other Industries	64	21	7	7
2020 (2022 O'Brien Report)				
General Retail Industry	47	26	10	17
Other Industries	63	22	7	7
2021 (present report)				
General Retail Industry	51	23	13	14
Other Industries	66	21	8	6

Source: 2022 O'Brien Report and 2021 HILDA

## 6.6 Financial Hardship

76. A greater proportion of General Retail Industry employee households could not pay utilities, could not pay mortgage or rent on time, and asked for help from family, friends or welfare organisations in the past year. These results have not changed significantly over the years reported.

**TABLE 6.6 HOUSEHOLD FINANCIAL HARDSHIP, HILDA**

		<i>Could not pay utilities</i>	<i>Could not pay mortgage / rent on time</i>	<i>Panned or sold something</i>	<i>Went without meals</i>	<i>Unable to heat home</i>	<i>Asked for financial help friends / family</i>	<i>Asked for help from welfare / community organisation</i>
2013 (Watson Report)								
General Retail Industry		18	8	4	2	2	16	2
Other Industries		12	6	4	3	2	11	2
2019 (2022 O'Brien Report)								
General Retail Industry		10	6	4	3	1	14	2
Other Industries		9	5	4	3	2	11	2
2020 (2022 O'Brien Report)								
General Retail Industry		11	7	9	2	1	7	3
Other Industries		9	6	3	2	2	7	2
2021 (present report)								
General Retail Industry		11	7	3	2	2	8	4
Other Industries		8	5	3	2	2	7	2

Source: 2022 O'Brien Report and 2021 HILDA

## 6.7 Summary

77. The entrenched relative disadvantage of General Retail Industry employee households' economic situation evident in the 2022 O'Brien Report was largely confirmed with more recent analysis.

78. Using mean and median ratios, General Retail Industry employee households earned between 79 to 84% of the income of Other Industry employee households in 2021. The income ratio between General Retail Industry Other Industry employee households has deteriorated by between 3 to 5 percentage points since the 2022 O'Brien Report.

79. Regardless of their lower household income levels, General Retail Industry employee households have similar non-discretionary expenditure commitments to Other Industry employee households. Although General Retail Industry employee households earned less than 85% of the household income of Other Industry employees, their spending on non-discretionary items was generally in excess of 85% of that of Other Industry households on corresponding items. The only exceptions were mortgage expenditure (as they are more likely to rent) and children’s clothing.
80. The corollary from this point is that discretionary expenditure for General Retail Industry employee households continues to suffer. General Retail Industry employee households spend less than 85% of that of Other Industry employee households on insurance, education, and house and car maintenance and repairs.
81. Since the 2022 O’Brien Report, the proportion of General Retail Industry employee households assessing their financial prosperity as “just getting along” and “poor” has increased from 26 to 30%, while falling from 21 to 20% for Other Industry employee households.
82. General Retail Industry employee households were less likely than Other Industry employee households to be able to easily raise funds for emergencies. In 2019, 2020, and 2021, 27% of General Retail Industry employee households stated that they would have to make “some sacrifices” or take “drastic action” to raise emergency funds compared to 14% of Other Industry employee households. Similarly, a greater proportion of General Retail Industry employee households could not pay utilities, could not pay mortgage or rent on time, and asked for help from family, friends or welfare organisations in the past year. These results have been consistent across recent years.

---

I have made all inquiries that I believe are desirable and appropriate (save for any matters identified explicitly in my report) and that no matters of significance that I regard as relevant have, to my knowledge, been withheld from the Commission.

## APPENDIX

**TABLE A3.1 MEAN AND MEDIAN TOTAL WEEKLY INCOME – 2021 CENSUS**

Industry	Mean			Ratio (%)			Median			Ratio (%)			
	<i>All employees</i>	Junior	Adult	Total	Junior	Adult	Total	Junior	Adult	Total	Junior	Adult	Total
General Retail Industry	\$304	\$1017	\$865	73	65	59	\$241	\$847	\$728	72	65	59	
Food Retailing	\$285	\$956	\$785	68	61	53	\$229	\$792	\$660	68	60	53	
Other store-based	\$323	\$1050	\$919	77	67	62	\$255	\$883	\$777	76	67	63	
Non-store Retailing	\$581	\$1,603	\$1,544	139	103	105	\$568	\$1,225	\$1,181	169	93	96	
Total (All) industries	\$417	\$1,558	\$1,474	100	100	100	\$337	\$1,311	\$1,235	100	100	100	
<i>Full-time employees</i>													
General Retail Industry	\$734	\$1,385	\$1,357	94	75	75	\$709	\$1,150	\$1,129	98	73	73	
Food Retailing	\$700	\$1,345	\$1,313	89	73	73	\$678	\$1,127	\$1,100	94	72	71	
Other store-based	\$759	\$1,396	\$1,371	97	76	76	\$732	\$1,158	\$1,139	102	74	74	
Non-store Retailing	\$871	\$1,887	\$1,865	111	103	103	\$862	\$1,479	\$1,459	120	94	94	
Total (All) industries	\$783	\$1,836	\$1,806	100	100	100	\$721	\$1,570	\$1,544	100	100	100	
<i>Non-managerial full-time employees</i>													
General Retail Industry	\$721	\$1,253	\$1,225	93	73	73	\$699	\$1,075	\$1,049	92	72	72	
Food Retailing	\$692	\$1,205	\$1,174	89	70	70	\$669	\$1,035	\$1,006	88	70	69	
Other store-based	\$745	\$1,275	\$1,248	96	74	74	\$720	\$1,094	\$1,071	95	73	73	
Non-store Retailing	\$870	\$1,634	\$1,606	112	95	95	\$856	\$1,332	\$1,295	113	89	88	
Total (All) industries	\$778	\$1,715	\$1,685	100	100	100	\$759	\$1,489	\$1,464	100	100	100	

Source: 2021 Census of Population and Housing and ABS TableBuilder

**TABLE A3.2 MEAN AND MEDIAN HOURLY WAGE RATES - 2019, 2021 AND 2022 CHARACTERISTICS OF EMPLOYMENT SURVEY**

<i>Industry</i>	<i>Mean</i>			<i>Ratio (%)</i>			<i>Median</i>			<i>Ratio (%)</i>		
	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>
<i>2019 (2022 O'Brien Report)</i>												
<i>All employees</i>												
General Retail Industry	\$22.91	\$31.67	\$29.77	101	74	72	\$19.05	\$26.43	\$25.00	99	77	77
Food Retailing	\$18.61	\$29.37	\$26.46	82	69	64	\$17.55	\$26.12	\$24.15	91	77	74
Other Store-Based Retailing	\$26.72	\$32.36	\$31.56	118	76	77	\$20.00	\$26.65	\$25.79	104	78	79
Total (All) industries	\$22.63	\$42.83	\$41.17	100	100	100	\$19.20	\$34.12	\$32.50	100	100	100
<i>Non-managerial employees</i>												
General Retail Industry	\$23.05	\$30.18	\$28.54	102	73	72	\$18.86	\$26.02	\$25.00	98	78	79
Food Retailing	\$18.63	\$28.87	\$25.88	82	70	66	\$17.68	\$25.00	\$24.00	92	75	76
Other Store-Based Retailing	\$26.57	\$30.60	\$30.00	117	74	76	\$20.00	\$26.06	\$25.00	104	79	79
Total (All) industries	\$22.69	\$41.09	\$39.47	100	100	100	\$19.18	\$33.16	\$31.58	100	100	100
<i>2021(2022 O'Brien Report)</i>												
<i>All employees</i>												
General Retail Industry	\$22.21	\$37.44	\$34.12	99	79	75	\$20.00	\$29.23	\$27.61	100	78	77
Food Retailing	\$21.20	\$32.82	\$29.57	94	69	65	\$20.00	\$28.13	\$26.32	100	75	73
Other Store-Based Retailing	\$23.31	\$39.82	\$36.72	103	84	80	\$20.43	\$30.00	\$28.57	102	80	79
Total (All) industries	\$22.54	\$47.66	\$45.72	100	100	100	\$20.00	\$37.50	\$36.02	100	100	100
<i>Non-managerial employees</i>												
General Retail Industry	\$22.28	\$35.01	\$31.83	99	77	73	\$20.00	\$28.35	\$26.67	100	78	76
Food Retailing	\$21.35	\$30.89	\$27.95	95	68	64	\$20.00	\$27.15	\$25.81	100	74	74
Other Store-Based Retailing	\$23.34	\$37.08	\$34.12	104	81	78	\$20.00	\$28.59	\$27.24	100	78	78
Total (All) industries	\$22.49	\$45.60	\$43.62	100	100	100	\$20.00	\$36.46	\$34.89	100	100	100
<i>2022 (present report)</i>												
<i>All employees</i>												
General Retail Industry	\$22.81	\$36.98	\$33.62	94	76	72	\$20.00	\$30.00	\$28.54	95	76	77
Food Retailing	\$22.39	\$36.62	\$32.60	92	75	70	\$19.76	\$30.00	\$28.00	94	76	75
Other Store-Based Retailing	\$23.31	\$37.09	\$33.94	96	76	73	\$20.91	\$30.00	\$28.75	100	76	77
Total (All) industries	\$24.23	\$48.77	\$46.68	100	100	100	\$21.00	\$39.23	\$37.30	100	100	100
<i>Non-managerial employees</i>												
General Retail Industry	\$22.65	\$35.08	\$31.74	94	75	71	\$20.00	\$29.68	\$27.61	97	79	77
Food Retailing	\$22.38	\$34.54	\$30.86	93	74	69	\$18.20	\$29.69	\$27.27	88	79	76
Other Store-Based Retailing	\$22.73	\$35.23	\$32.00	95	75	72	\$21.13	\$29.32	\$27.73	103	78	78
Total (All) industries	\$23.98	\$46.67	\$44.56	100	100	100	\$20.59	\$37.50	\$35.69	100	100	100

Source: 2019, 2021 and 2022 Characteristics of Employment survey and ABS TableBuilder

**TABLE A3.3 MEAN AND MEDIAN WEEKLY EARNINGS FROM MAIN JOB -  
2019, 2020 AND 2021 CHARACTERISTICS OF EMPLOYMENT SURVEY**

<i>Industry</i> 2019 (2022 O'Brien Report)	<i>Mean</i>			<i>Ratio (%)</i>			<i>Median</i>			<i>Ratio (%)</i>		
	<i>All employees</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>
General Retail Industry	\$337	\$930	\$799	80	66	60	\$200	\$800	\$662	67	69	60
Food Retailing	\$236	\$846	\$684	56	60	51	\$165	\$700	\$541	55	60	49
Other Store-Based Retailing	\$426	\$967	\$860	101	68	65	\$230	\$832	\$730	77	72	66
Total (All) industries	\$422	\$1,414	\$1,333	100	100	100	\$300	\$1,162	\$1,100	100	100	100
<i>Full-time employees</i>												
General Retail Industry	\$938	\$1,318	\$1,303	114	78	78	\$900	\$1,060	\$1,053	125	76	77
Food Retailing	\$764	\$1,275	\$1,259	93	76	76	0	\$1,074	\$1,068	0	77	78
Other Store-Based Retailing	\$1,034	\$1,317	\$1,313	126	78	79	0	\$1,051	\$1,053	0	75	77
Total (All) industries	\$823	\$1,688	\$1,660	100	100	100	\$720	\$1,400	\$1,376	100	100	100
<i>Non-managerial full-time employees</i>												
General Retail Industry	\$941	\$1,210	\$1,194	115	75	76	\$807	\$1,000	\$1,000	112	74	76
Food Retailing	\$764	\$1,223	\$1,206	93	76	76	0	\$1,000	\$1,000	0	74	76
Other Store-Based Retailing	\$1,046	\$1,212	\$1,199	127	75	76	0	\$1,000	\$1,000	0	74	76
Total (All) industries	\$821	\$1,609	\$1,580	100	100	100	\$719	\$1,346	\$1,315	100	100	100
2021 (2022 O'Brien Report)												
<i>All employees</i>												
General Retail Industry	\$353	\$1,040	\$889	80	69	62	\$284	\$900	\$743	84	72	62
Food Retailing	\$336	\$958	\$783	76	63	55	\$270	\$830	\$620	79	66	52
Other Store-Based Retailing	\$374	\$1,083	\$953	84	71	66	\$299	\$900	\$800	88	72	67
Total (All) industries	\$443	\$1,517	\$1,434	100	100	100	\$340	\$1,250	\$1,200	100	100	100
<i>Full-time employees</i>												
General Retail Industry	\$800	\$1,439	\$1,415	95	80	80	\$790	\$1,184	\$1,150	100	79	77
Food Retailing	\$949	\$1,378	\$1,355	113	76	76	0	\$1,199	\$1,150	0	80	77
Other Store-Based Retailing	\$746	\$1,477	\$1,453	89	82	82	0	\$1,199	\$1,150	0	80	77
Total (All) industries	\$839	\$1,803	\$1,775	100	100	100	\$791	\$1,500	\$1,496	100	100	100
<i>Non-managerial full-time employees</i>												
General Retail Industry	\$739	\$1,309	\$1,285	89	77	76	\$851	\$1,094	\$1,081	109	75	76
Food Retailing	\$976	\$1,220	\$1,203	118	71	72	0	\$1,063	\$1,054	0	73	74
Other Store-Based Retailing	\$757	\$1,340	\$1,312	91	78	78	0	\$1,092	\$1,073	0	75	76
Total (All) industries	\$830	\$1,709	\$1,680	100	100	100	\$780	\$1,450	\$1,416	100	100	100
2022 (present report)												
<i>All employees</i>												
General Retail Industry	\$342	\$1,091	\$913	74	69	61	\$257	\$926	\$778	71	70	62
Food Retailing	\$323	\$1,070	\$864	70	67	58	\$220	\$900	\$695	61	68	56
Other Store-Based Retailing	\$349	\$1,099	\$935	76	69	63	\$270	\$946	\$800	75	72	64

Total (All) industries	\$462	\$1,589	\$1,494	100	100	100	\$360	\$1,323	\$1,250	100	100	100
<i>Full-time employees</i>												
General Retail Industry	\$780	\$1,471	\$1,435	85	79	78	\$862	\$1,200	\$1,197	102	78	79
Food Retailing	\$732	\$1,544	\$1,485	80	83	81	0	\$1,249	\$1,200	0	81	79
Other Store-Based Retailing	\$818	\$1,441	\$1,416	89	77	77	\$929	\$1,200	\$1,183	110	78	78
Total (All) industries	\$918	\$1,864	\$1,836	100	100	100	\$842	\$1,543	\$1,515	100	100	100
<i>Non-managerial full-time employees</i>												
General Retail Industry	\$767	\$1,373	\$1,334	85	78	77	\$800	\$1,150	\$1,102	98	77	75
Food Retailing	\$696	\$1,463	\$1,393	77	83	80	0	\$1,173	\$1,128	0	78	76
Other Store-Based Retailing	\$814	\$1,336	\$1,310	90	76	76	\$800	\$1,100	\$1,100	98	73	74
Total (All) industries	\$906	\$1,760	\$1,733	100	100	100	\$820	\$1,500	\$1,477	100	100	100

Source: 2019, 2021 and 2022 Characteristics of Employment survey and ABS TableBuilder



**TABLE A3.4 MEAN AND MEDIAN WEEKLY EARNINGS FROM ALL JOBS - 2019, 2020 AND 2022 CHARACTERISTICS OF EMPLOYMENT**

<i>Industry</i> 2019 (2022 O'Brien Report)	<i>Mean</i>			<i>Ratio (%)</i>			<i>Median</i>			<i>Ratio (%)</i>		
	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>
<i>All employees</i>												
General Retail Industry	\$346	\$947	\$815	80	66	61	\$209	\$805	\$690	66	68	62
Food Retailing	\$247	\$870	\$704	57	61	52	\$166	\$749	\$560	53	63	50
Other Store-Based Retailing	\$432	\$980	\$873	100	69	65	\$240	\$840	\$742	76	71	67
Total (All) industries	\$432	\$1,428	\$1,346	100	100	100	\$315	\$1,190	\$1,111	100	100	100
<i>Full-time employees</i>												
General Retail Industry	\$931	\$1,329	\$1,314	112	78	79	\$900	\$1,080	\$1,062	124	77	76
Food Retailing	\$764	\$1,294	\$1,278	92	76	77	0	\$1,100	\$1,082	0	79	78
Other Store-Based Retailing	\$1,025	\$1,325	\$1,322	124	78	79	0	\$1,055	\$1,057	0	75	76
Total (All) industries	\$829	\$1,696	\$1,668	100	100	100	\$723	\$1,400	\$1,390	100	100	100
<i>Non-managerial full-time employees</i>												
General Retail Industry	\$934	\$1,224	\$1,207	113	76	76	\$806	\$1,040	\$1,000	112	77	72
Food Retailing	\$764	\$1,245	\$1,227	92	77	77	0	\$1,040	\$1,000	0	77	72
Other Store-Based Retailing	\$1,036	\$1,222	\$1,209	125	76	76	0	\$1,000	\$1,000	0	74	72
Total (All) industries	\$828	\$1,617	\$1,588	100	100	100	\$720	\$1,350	\$1,380	100	100	100
2021 (2022 O'Brien Report)												
<i>All employees</i>												
General Retail Industry	\$353	\$1,056	\$905	78	69	63	\$300	\$900	\$759	86	71	63
Food Retailing	\$336	\$977	\$800	74	64	55	\$287	\$865	\$650	82	69	54
Other Store-Based Retailing	\$361	\$1,096	\$966	80	72	67	\$300	\$906	\$802	86	72	67
Total (All) industries	\$452	\$1,531	\$1,447	100	100	100	\$350	\$1,262	\$1,200	100	100	100
<i>Full-time employees</i>												
General Retail Industry	\$800	\$1,449	\$1,425	95	80	80	\$732	\$1,194	\$1,150	92	80	77
Food Retailing	\$949	\$1,394	\$1,370	112	77	77	0	\$1,200	\$1,187	0	80	79

Other													
Store-Based Retailing	\$746	\$1,484	\$1,460	88	82	82	0	\$1,200	\$1,150	0	80	77	
Total (All) industries	\$845	\$1,810	\$1,782	100	100	100	\$800	\$1,500	\$1,500	100	100	100	
<i>Non-managerial full-time employees</i>													
General Retail Industry	\$793	\$1,319	\$1,295	95	77	77	\$851	\$1,100	\$1,089	108	75	73	
Food Retailing	\$976	\$1,237	\$1,219	117	72	72	0	\$1,095	\$1,063	0	75	71	
Other													
Store-Based Retailing	\$757	\$1,348	\$1,320	91	79	78	0	\$1,098	\$1,077	0	75	72	
Total (All) industries	\$836	\$1,716	\$1,687	100	100	100	\$789	\$1,459	\$1,500	100	100	100	
2022 (present report)													
<i>All employees</i>													
General Retail Industry	\$353	\$1,108	\$928	75	69	61	\$270	\$950	\$800	72	71	64	
Food Retailing	\$336	\$1,090	\$880	71	68	58	\$226	\$900	\$700	60	67	56	
Other													
Store-Based Retailing	\$361	\$1,115	\$950	76	69	63	\$300	\$950	\$800	80	71	64	
Total (All) industries	\$472	\$1,606	\$1,510	100	100	100	\$375	\$1,344	\$1,250	100	100	100	
<i>Full-time employees</i>													
General Retail Industry	\$780	\$1,482	\$1,446	85	79	78	\$862	\$1,210	\$1,200	102	78	78	
Food Retailing	\$732	\$1,561	\$1,501	80	83	81	0	\$1,250	\$1,200	0	80	78	
Other													
Store-Based Retailing	\$818	\$1,449	\$1,424	89	77	77	\$929	\$1,200	\$1,192	110	77	78	
Total (All) industries	\$920	\$1,875	\$1,847	100	100	100	\$847	\$1,553	\$1,534	100	100	100	
<i>Non-managerial full-time employees</i>													
General Retail Industry	\$767	\$1,386	\$1,347	92	81	77	\$800	\$1,150	\$1,142	97	77	74	
Food Retailing	\$696	\$1,482	\$1,411	83	86	81	0	\$1,199	\$1,150	0	80	75	
Other													
Store-Based Retailing	\$814	\$1,347	\$1,320	97	78	76	\$800	\$1,105	\$1,100	97	74	72	
Total (All) industries	\$836	\$1,716	\$1,743	100	100	100	\$824	\$1,500	\$1,534	100	100	100	

Source: 2019, 2021, 2022 Characteristics of Employment survey and ABS TableBuilder

**TABLE A3.5 MEAN AND MEDIAN HOURLY WAGE RATES FROM ALL JOBS – 2019, 2020 AND 2021 HILDA**

<i>Industry</i>	<i>Mean</i>			<i>Ratio (%)</i>			<i>Median</i>			<i>Ratio (%)</i>		
	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>
<i>2019 (2022 O'Brien Report)</i>												
<i>All employees</i>												
General Retail Industry	\$18.98	\$27.29	\$25.63	92	71	70	\$18.60	\$25.63	\$24.00	98	78	77
Food Retailing	\$20.93	\$27.66	\$25.32	101	72	69	\$20.00	\$25.18	\$23.95	106	77	77
Other Store-Based Retailing	\$18.16	\$28.20	\$26.00	88	73	71	\$17.00	\$25.95	\$24.73	90	79	79
Total (All) industries	\$20.70	\$38.41	\$36.76	100	100	100	\$18.89	\$32.69	\$31.26	100	100	100
<i>Non-managerial employees</i>												
General Retail Industry	\$19.42	\$26.85	\$24.62	94	73	70	\$18.38	\$25.17	\$23.82	98	80	79
Food Retailing	\$20.93	\$26.01	\$24.07	101	71	69	\$20.00	\$25.00	\$23.64	107	79	78
Other Store-Based Retailing	\$17.99	\$27.46	\$25.12	87	75	72	\$16.67	\$25.74	\$24.21	89	81	80
Total (All) industries	\$20.67	\$36.77	\$35.10	100	100	100	\$18.75	\$31.60	\$30.11	100	100	100
<i>2020 (2022 O'Brien Report)</i>												
<i>All employees</i>												
General Retail Industry	\$21.96	\$30.16	\$28.13	101	75	73	\$20.00	\$27.26	\$25.40	105	78	76
Food Retailing	\$21.76	\$28.95	\$26.72	100	72	69	\$18.33	\$26.23	\$24.29	96	75	73
Other Store-Based Retailing	\$22.15	\$30.88	\$29.04	102	77	75	\$20.00	\$28.23	\$26.32	105	81	79
Total (All) industries	\$21.70	\$40.30	\$38.76	100	100	100	\$19.13	\$34.78	\$33.33	100	100	100
<i>Non-managerial</i>												
General Retail Industry	\$21.96	\$28.76	\$26.83	101	76	73	\$20.00	\$26.57	\$25.00	105	80	78
Food Retailing	\$21.76	\$28.95	\$25.94	100	76	71	\$18.33	\$26.23	\$23.86	96	79	74
Other Store-Based Retailing	\$22.15	\$30.88	\$27.53	102	81	75	\$20.00	\$28.23	\$25.17	105	85	79
Total (All) industries	\$21.69	\$38.07	\$36.52	100	100	100	\$19.07	\$33.38	\$32.04	100	100	100
<i>2021 (present report)</i>												
<i>All employees</i>												
General Retail Industry	21.43	30.48	28.33	102	74	72	20.47	27.55	26.00	104	77	75
Food Retailing	20.89	32.60	29.25	99	79	74	20.00	28.60	26.09	102	79	76
Other Store-Based Retailing	21.88	28.98	27.38	104	70	69	21.50	26.48	25.93	109	74	75
Total (All) industries	21.11	41.25	39.50	100	100	100	19.67	36.00	34.53	100	100	100
<i>Non-managerial</i>												
General Retail Industry	21.42	28.71	26.65	102	73	71	20.40	26.53	25.13	104	76	75
Food Retailing	20.88	31.36	28.02	99	80	75	20.00	28.13	25.13	102	80	75
Other Store-Based Retailing	21.88	26.89	25.60	104	69	69	21.50	26.11	25.25	109	75	76
Total (All) industries	21.10	39.09	37.33	100	100	100	19.67	35.00	33.33	100	100	100

Source: 2019, 2020, and 2021 HILDA

**TABLE A3.6 MEAN AND MEDIAN WEEKLY EARNINGS FROM MAIN JOB, HILDA 2019 AND 2020**

<i>Industry</i>	<i>Mean</i>			<i>Ratio (%)</i>			<i>Median</i>			<i>Ratio (%)</i>		
	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>	<i>Junior</i>	<i>Adult</i>	<i>Total</i>
2019 (2022 O'Brien Report)												
<i>All employees</i>												
General Retail Industry	\$294	\$847	\$702	74	60	53	\$203	\$753	\$600	68	63	55
Food Retailing	\$282	\$887	\$690	71	63	52	\$260	\$720	\$500	87	60	45
Other Store-Based Retailing	\$309	\$831	\$715	78	59	54	\$200	\$797	\$700	67	66	64
Total (All) industries	\$397	\$1,409	\$1,315	100	100	100	\$300	\$1,200	\$1,100	100	100	100
<i>Full-time employees</i>												
General Retail Industry	\$727	\$1,183	\$1,150	89	70	69	\$744	\$1,000	\$995	99	69	71
Food Retailing	\$634	\$1,317	\$1,269	77	78	77	\$550	\$1,093	\$1,000	73	76	71
Other Store-Based Retailing	\$767	\$1,123	\$1,096	93	67	66	\$820	\$997	\$981	109	69	70
Total (All) industries	\$821	\$1,686	\$1,656	100	100	100	\$750	\$1,444	\$1,400	100	100	100
<i>Non-managerial full-time employees</i>												
General Retail Industry	\$688	\$1,044	\$1,015	84	66	66	\$744	\$960	\$950	99	71	71
Food Retailing	\$530	\$1,139	\$1,099	65	73	71	\$500	\$1,000	\$990	67	74	74
Other Store-Based Retailing	\$740	\$997	\$973	90	63	63	\$820	\$950	\$950	109	70	71
Total (All) industries	\$819	\$1,571	\$1,541	100	100	100	\$750	\$1,358	\$1,343	100	100	100
2020 (2022 O'Brien Report)												
<i>All employees</i>												
General Retail Industry	\$320	\$940	\$786	78	65	58	\$225	\$835	\$745	75	68	65
Food Retailing	\$271	\$919	\$718	66	64	53	\$180	\$790	\$553	60	64	48
Other Store-Based Retailing	\$358	\$941	\$818	87	65	60	\$300	\$850	\$750	100	69	65
Total (All) industries	\$410	\$1,441	\$1,354	100	100	100	\$300	\$1,226	\$1,151	100	100	100
<i>Full-time employees</i>												
General Retail Industry	\$745	\$1,276	\$1,260	90	73	74	\$790	\$1,093	\$1,050	105	73	70
Food Retailing	\$844	\$1,360	\$1,353	102	78	79	\$945	\$1,093	\$1,093	126	73	73
Other Store-Based Retailing	\$710	\$1,218	\$1,201	85	70	70	\$750	\$1,050	\$1,050	100	70	70
Total (All) industries	\$831	\$1,736	\$1,711	100	100	100	\$750	\$1,500	\$1,496	100	100	100
<i>Non-managerial full-time employees</i>												
General Retail Industry	\$745	\$1,168	\$1,150	90	73	73	\$790	\$1,027	\$1,000	105	73	71
Food Retailing	\$844	\$1,302	\$1,293	102	81	82	\$945	\$1,000	\$1,000	126	71	71
Other Store-Based Retailing	\$710	\$1,078	\$1,060	85	67	67	\$750	\$1,036	\$1,000	100	74	71
Total (All) industries	\$831	\$1,597	\$1,573	100	100	100	\$750	\$1,400	\$1,400	100	100	100
2021 (present report)												
<i>All employees</i>												

General Industry	Retail	\$359	\$946	\$800	88	63	57	\$280	\$813	\$700	93	63	58
	Food Retailing	\$342	\$979	\$796	84	65	56	\$754	\$280	\$600	251	22	50
	Other Store-Based Retailing	\$348	\$916	\$789	86	61	56	\$860	\$294	\$750	287	23	62
	Total industries (All)	\$407	\$1,509	\$1,413	100	100	100	\$300	\$1,300	\$1,209	100	100	100
Full-time employees													
General Industry	Retail	\$844	\$1,385	\$1,351	103	77	76	\$900	\$1,135	\$1,100	115	72	71
	Food Retailing	\$807	\$1,582	\$1,520	99	88	85	\$926	\$1,300	\$1,200	119	82	78
	Other Store-Based Retailing	\$879	\$1,269	\$1,254	107	70	70	\$920	\$1,100	\$1,071	118	70	69
	Total industries (All)	\$818	\$1,808	\$1,782	100	100	100	\$781	\$1,580	\$1,548	100	100	100
Non-managerial full-time employees													
General Industry	Retail	\$843	\$1,260	\$1,224	103	75	74	\$900	\$1,100	\$1,070	115	73	72
	Food Retailing	\$808	\$1,489	\$1,412	99	89	85	\$926	\$1,150	\$1,100	119	77	74
	Other Store-Based Retailing	\$877	\$1,135	\$1,122	107	68	68	\$920	\$1,050	\$1,050	118	70	71
	Total industries (All)	\$817	\$1,681	\$1,654	100	100	100	\$781	\$1,500	\$1,488	100	100	100

Source: 2019, 2020, and 2021 HILDA

**TABLE A3.7 MEAN TOTAL EARNINGS, FULL-TIME ADULT ORDINARY EARNINGS AND FULL-TIME ADULT TOTAL EARNINGS, AVERAGE WEEKLY EARNINGS 2019, 2021 AND 2022**

	<i>Total Earnings</i>			<i>Full-time Adult Ordinary Earnings</i>			<i>Full-time Adult Total Earnings</i>		
	<i>Retail Trade</i>	<i>Total Industry</i>	<i>Ratio (%)</i>	<i>Retail Trade</i>	<i>Total Industry</i>	<i>Ratio (%)</i>	<i>Retail Trade</i>	<i>Total Industry</i>	<i>Ratio (%)</i>
Nov 2019	\$813.20	\$1,257.00	65	\$1,249.30	\$1,658.40	75	\$1,270.20	\$1,722.80	73
Nov 2021	\$806.90	\$1,328.90	61	\$1,314.40	\$1,748.40	75	\$1,346.90	\$1,813.00	74
Nov 2022	\$820.70	\$1,378.60	60	\$1,353.80	\$1,807.70	75	\$1,380.80	\$1,878.50	74

Source: 2019, 2020, 2021 Average Weekly Earnings