

**Australian Catholic Council for  
Employment Relations, on  
behalf of the Australian Catholic  
Bishops Conference**

Annual Wage Review 2026 Submission

March 2026

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## EXECUTIVE SUMMARY

1. This submission is made by the Australian Catholic Council for Employment Relations (**ACCER**) for the Australian Catholic Bishops Conference (the **ACBC**). The submissions are made in partnership with Australian Catholic University (**ACU**). ACCER submits that the Annual Wage Review should increase the National Minimum Wage (the **NMW**) and the annual wage review for the modern awards to provide a decent standard of living for low paid workers.
2. The ACBC is a permanent institution of the Catholic Church in Australia and is the vehicle used by the Australian Catholic Bishops to address issues of national significance.
3. The ACCER's submissions are informed by the Catholic Church's experience as one of the largest non-government employers in Australia. The Catholic Church employs more than 220,000 employees in health, aged care, education, social services, as well as Church and other organisations. About three-quarters of these employees are covered by enterprise agreements. The balance are covered by awards made by the Fair Work Commission (**FWC**).
4. Notwithstanding the Catholic Church's status as a substantial employer, these submissions are advanced in support of the position and underpinning belief that workers have a right to wages that will support themselves and their families to a dignified standard of living. The Catholic Church has a long history of advocating for a safety net minimum wage. The idea that working people and their families live in poverty is inconsistent with safety net principles. The ACCER makes this submission in support of the statutory function of the minimum wage review and to support those workers reliant on the minimum wage. This belief arises from core Catholic social teachings. Modern expressions of these views can be found as early as Pope Leo XIII encyclical *Rerum Novarum* in 1891.
5. This submission is based on original economic research undertaken by Associate Professor Tom Barnes at ACU.

6. ACCER **recommends** an increase in the **NMW of 5.0% for 2026**. This would provide an increase in the NMW of \$47.60 per week, bringing the NMW from \$948.00 to \$995.60 per week. This increase would raise the hourly rate of the NMW from \$24.95 to \$26.20.
7. This proposal is based on the view, as expressed and supported in the Full Report below, that the FWC in establishing and maintaining a safety net of fair minimum wages and balancing the minimum wages objectives should pursue the safety net mandate by gradually eliminating the gap between the NMW and the National Poverty Line (NPL) for sole parents/carers with two dependent children and substantially narrowing the poverty gap for couples with dependent children.
8. ACCER submits that the NMW is intended to form a safety net having regard to minimum wage objectives. The NMW does not rely on other industrial mechanisms (Award-based terms and conditions such as overtime or penalties) to deliver its safety net objective. For example, payments in addition to, or outside of the NMW are compensatory on account of the cost imposed from working beyond or outside ordinary hours and the disadvantage that such time worked occasions upon a worker and/or their family.
9. Our research (see Full Report below) shows that the NPL has increased by 5.8 percent in 2026. This is the largest increase in a decade. After narrowing following the historic NMW increase of 8.6 percent in 2023, the gap between the NMW and the NPL has again grown. It is now so large that, to eliminate the poverty gap for sole parents/carers with two dependent children, a one-off increase in the NMW of 15.1% (or \$143.15) would be required in 2026, an increase which would still leave single-income, couple-based households with two dependent children living in poverty.
10. ACCER contends that an increase of 5.0% in 2026 is needed to move towards the elimination of this gap between the NMW and the NPL in Australia. Extrapolating the NMW by an annual average of 5.0% would eliminate the poverty gap for minimum wage earners who are single parents/carers with two dependent children by 2034, assuming an annual increase in the NPL of 2.8% (equivalent to annual average NPL growth for the past decade).
11. ACCER acknowledges that an even higher increase in the NMW would address the poverty gap more quickly and more directly. However, in the interests of a collaborative approach to responsible economic management and employment relations, and in recognition of current risk factors flowing from military conflict in the Middle East, the global oil shock and rising inflation, it is argued that a 5.0 percent increase for 2026 represents a fair and reasonable compromise between the needs of Australia's working poor and the broader challenges to businesses, communities and the economy.

## FULL REPORT: MARCH 2026

### The National Minimum Wage as a Mechanism for the Elimination of Working Poverty

ACCER continues to assert that the legislated role of the National Minimum Wage (NMW) as a safety net should be approximated by the concept of a decent standard of living, one substantiated by the measure of relative poverty set at 60 percent of Median Equivalised Household Disposable Income (MEHDI). Respectfully, the FWC has not prioritised this question in the determination of NMW outcomes. This is despite positive decision making in recent years with regards to above-CPI increases in the NMW and related Award rates, and despite ongoing evidence about persistent gaps between the NMW and the National Poverty Line (NPL) for key household types such as single parents/carers in part-time employment and single-income couples (see our analysis below, but also see FWC research, for example, Table 8.6 in FWC, 2026: 78). ACCER has demonstrated, in previous iterations and in the current submission, that the gap between the NPL and NMW for several of these household types is unacceptably large from the perspective of addressing and alleviating working poverty in Australia. In this submission, we reiterate the logic of these claims in this section with the addition of updated data.

First, Figure 1 shows annual changes in NMW decisions alongside changes in C12 and C10 Award rates over the past decade vis-à-vis changes in the NPL for different household cohorts: single person households, couples with two dependent children, and sole parents/carers with two dependent children. We combine data from the ABS Survey of Household Income and Wealth with backdated calculations for Household Disposable Income (HDI) per capita taken from annual reports of Poverty Lines Australia (Melbourne Institute, 2026). Full updated data and calculations are documented in the Appendix, which provide estimates for the most recently available data (up to March 2026). Although the NMW remains sufficient to keep single-person households above the poverty line, it remains far from adequate in addressing working poverty for multi-person households with dependents, including and especially for those with single incomes, in part-time employment or those who are under-employed.

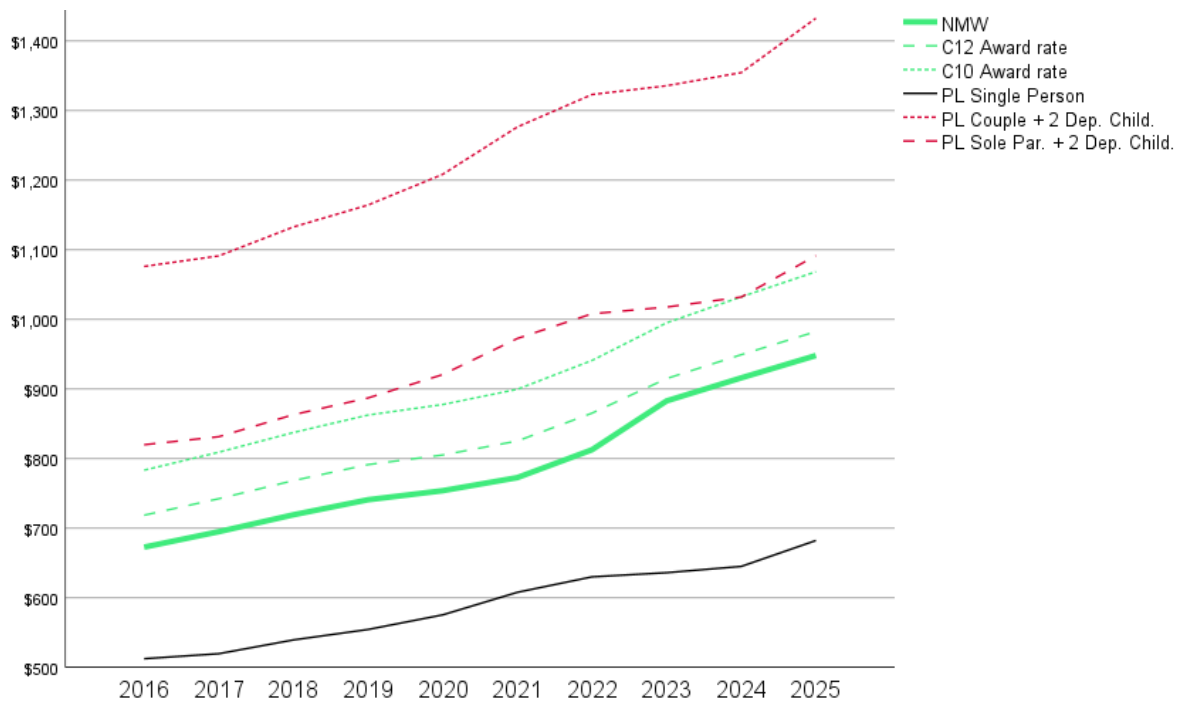
The size of the gap between the NMW and the NPL remain significant and high (Figure 2). If the NMW is to play any role in alleviating working poverty in this country, then this gap remains *unacceptably* high. Although the NPL for single person households was 28.0 percent higher than the NMW by 2026, the NPL for couples with two dependent children was 51.1 percent lower than the NMW. Despite the 3.5 percent increase in the NMW from 1 July 2025, this result represents a *deterioration* over the ensuing term; the gap is 3.2 percentage points larger than last year (47.9 percent). For sole parents/carers with two dependent children, the NPL was 15.1 below the NMW. Again, this represents a deterioration from 2025, with an increase in the gap of 2.4 percentage points (from 12.7 percent). The worsening of the poverty gap for individuals in these low-wage cohorts stands in contrast to the improvement recorded over the previous two years, following the FWC's historic 2023 determination, which effectively lifted the NMW by 8.6 percent in the context of a severe cost of living crisis.

We contend that this crisis persists and is being worsened considerably by the current oil shock and capacity constraints in the wider economy. Indeed, the calculations used for this submission's projections in Appendix are derived from data that largely *pre-dates* and,

therefore, arguably *underestimates* the full extent and socioeconomic impacts of the current inflationary surge. In 2025, the NPL increased relative to the changes in the NMW and related Award rates (Figure 3). In 2026, the NPL increased by 5.8 percent, *the largest annual increase since 2015*. Our calculations for the NPL and our resulting descriptive analysis demonstrates that the poverty gap has worsened in the last 12 months for single-income, multi-person households and sole parent/carer households with dependent children (see Figures 4-10 inclusive). By comparison to the increase in the NPL for 2026, the NPL increased by an annual average of 2.5 percent for the decade after 2015 (in which year the NPL increased by 6.3 percent). Moreover, the relatively large increase in the NPL for 2026 almost certainly underplays the extent of the impact on living costs caused by current global geopolitical instabilities; this is due to the emergence of these impacts since the commencement of war with Iran on 28 February (see below for discussion).

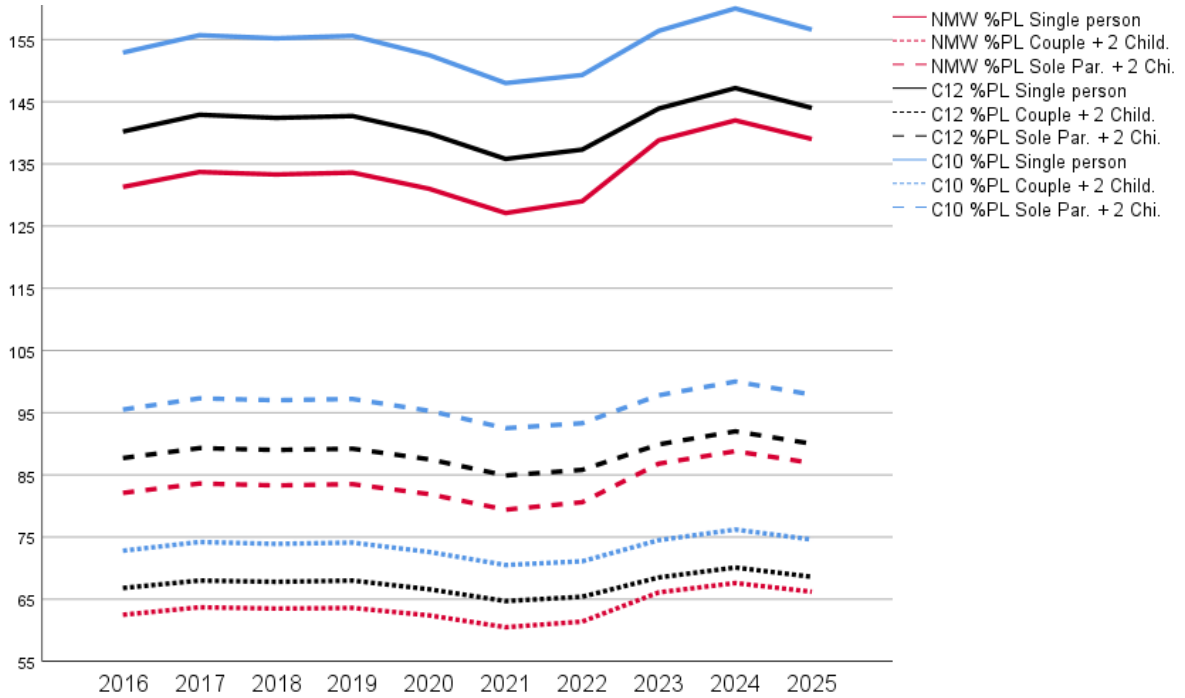
**Figure 1. Outcomes for National Minimum Wage (NMW), C12 & C10 Award Rates & National Poverty Line (NPL) by Household Type**

**2016-2025. Source: Authors' calculations from Appendix**



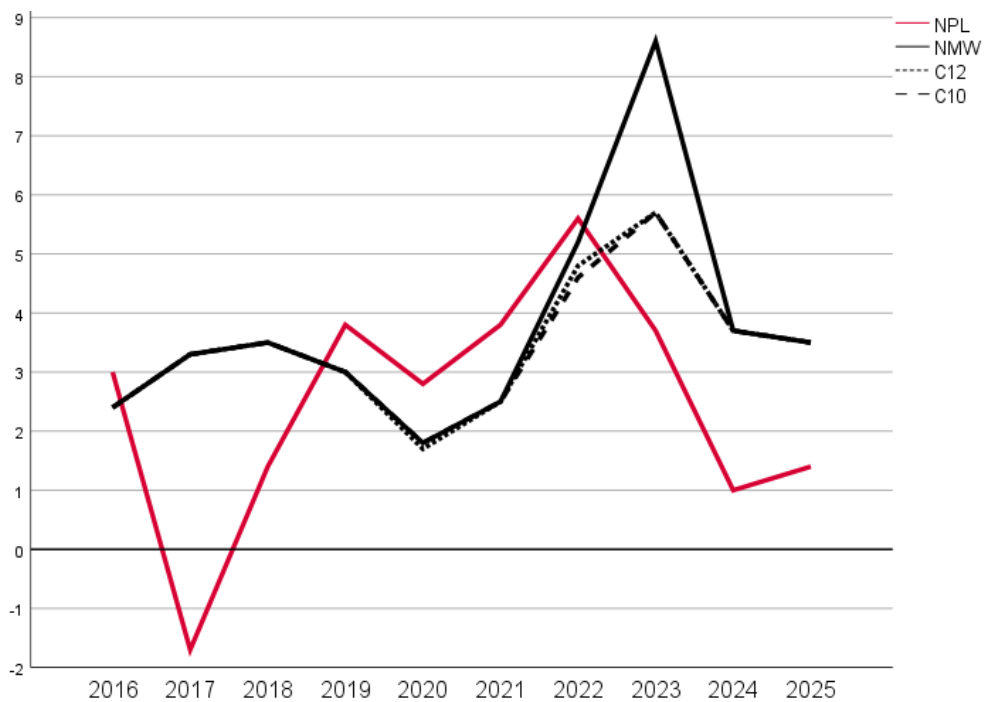
**Figure 2. National Minimum Wage, Percentage (%) of National Poverty Line**

2015-2024. Source: see Appendix



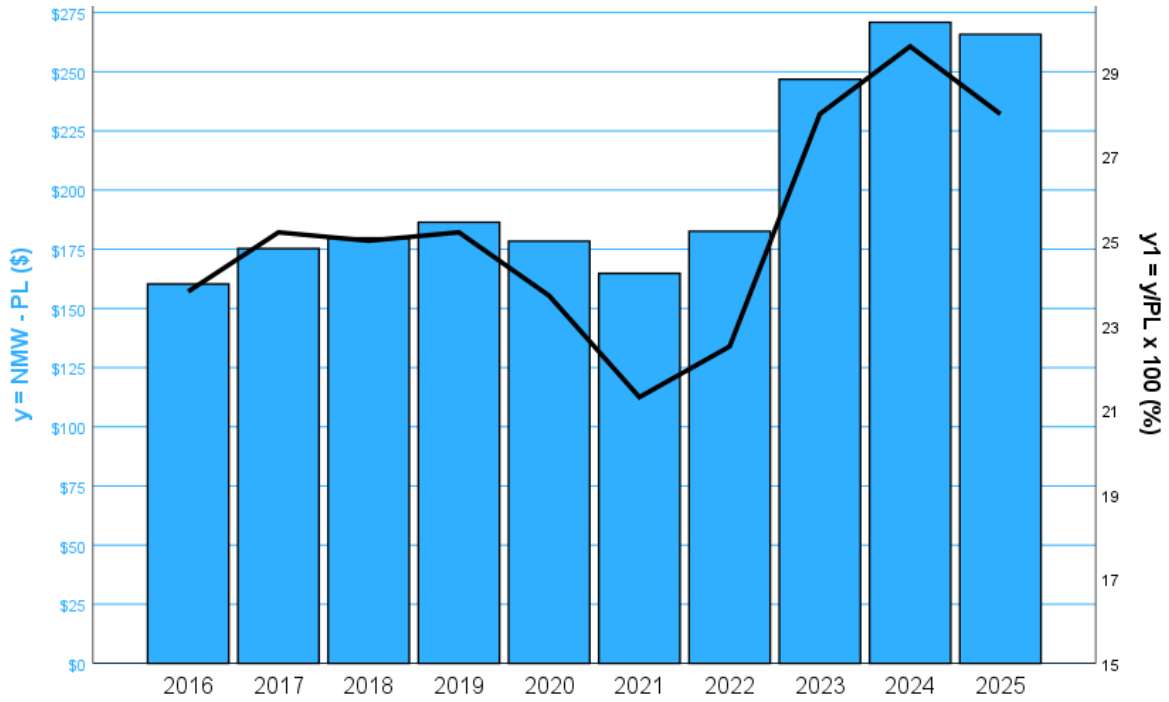
**Figure 3. Annual Change (%), National Minimum Wage, C12-C10 Award Rates & National Poverty Line**

2016-2025. Source: see Appendix



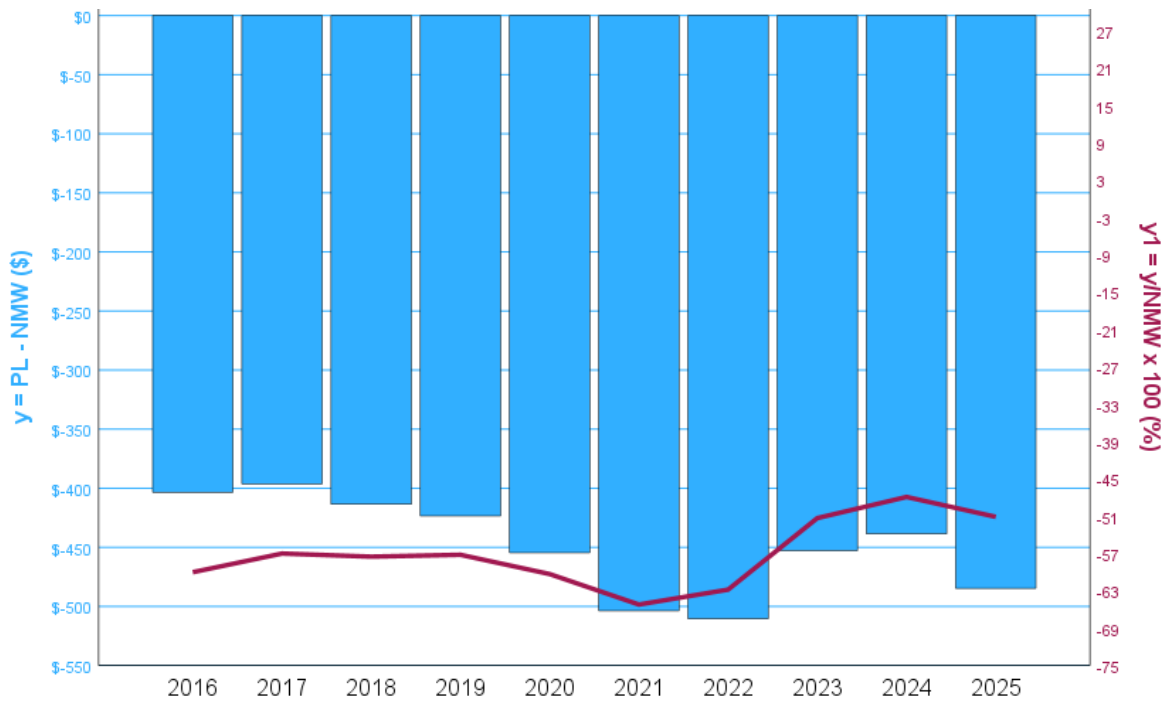
**Figure 4. Gap between NMW & NPL for Single Person**

2016-2025. Source: see Appendix



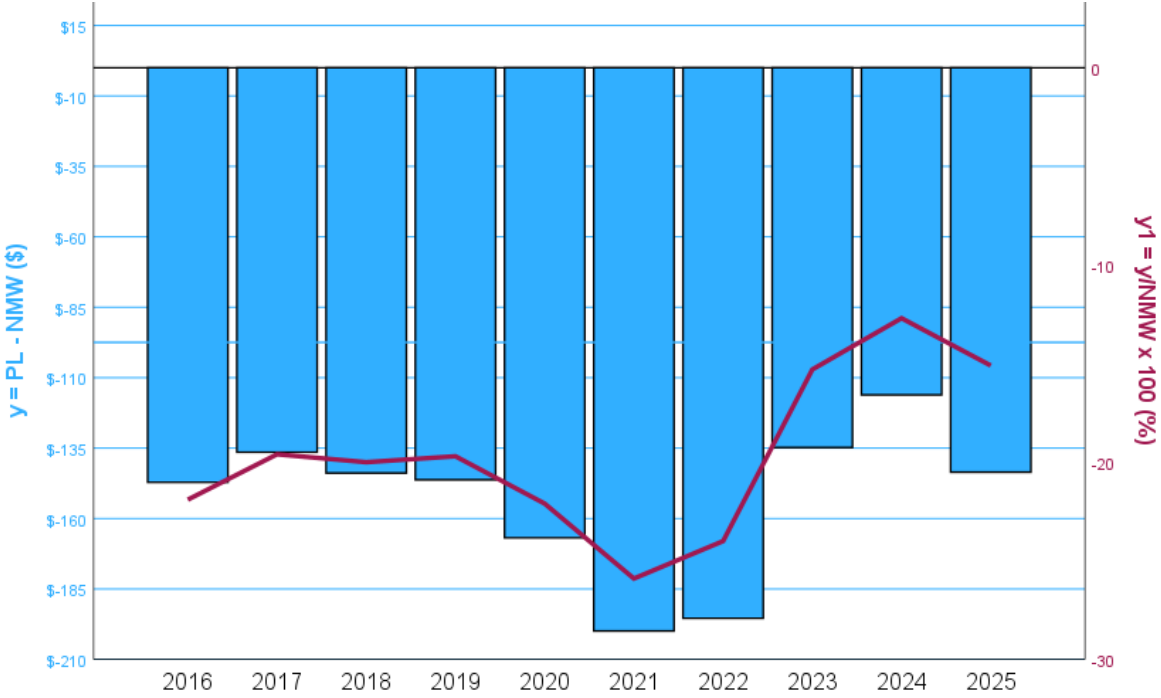
**Figure 5. Gap between NMW & NPL for Couple with 2 Dependent Children**

2016-2025. Source: see Appendix



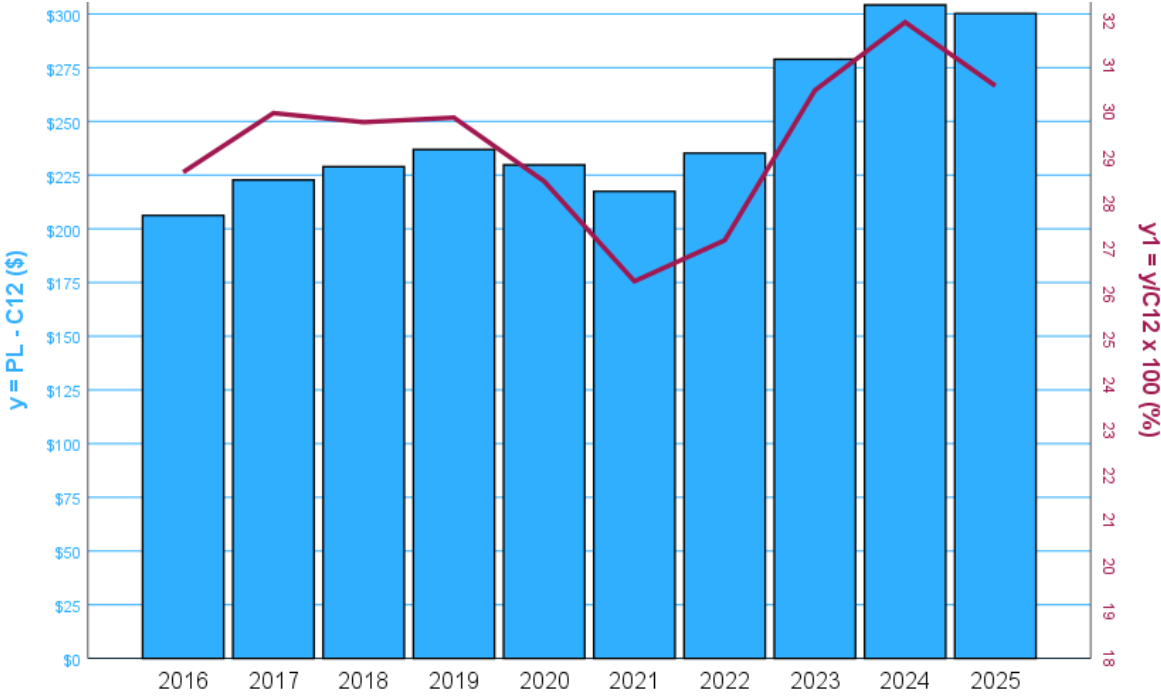
**Figure 6. Gap between NMW & NPL for Sole Parent/Carer with 2 Dependent Children**

2016-2025. Source: see Appendix



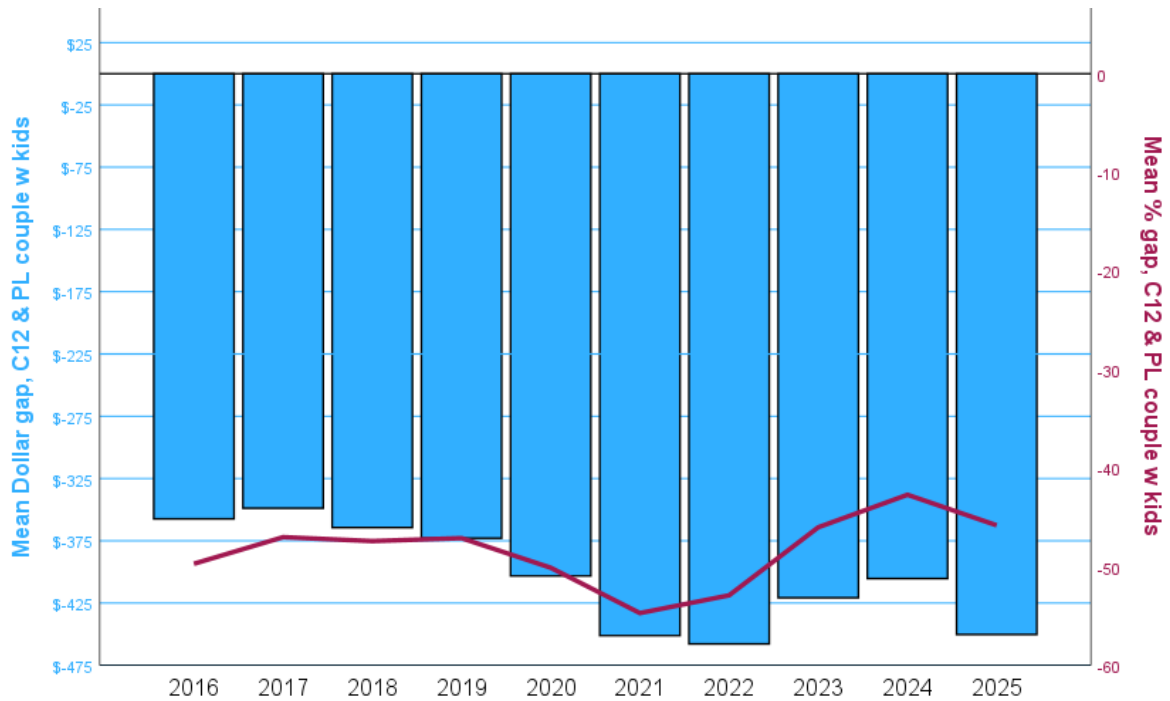
**Figure 7. Gap between C12 & NPL for Single Person**

2016-2025. Source: see Appendix



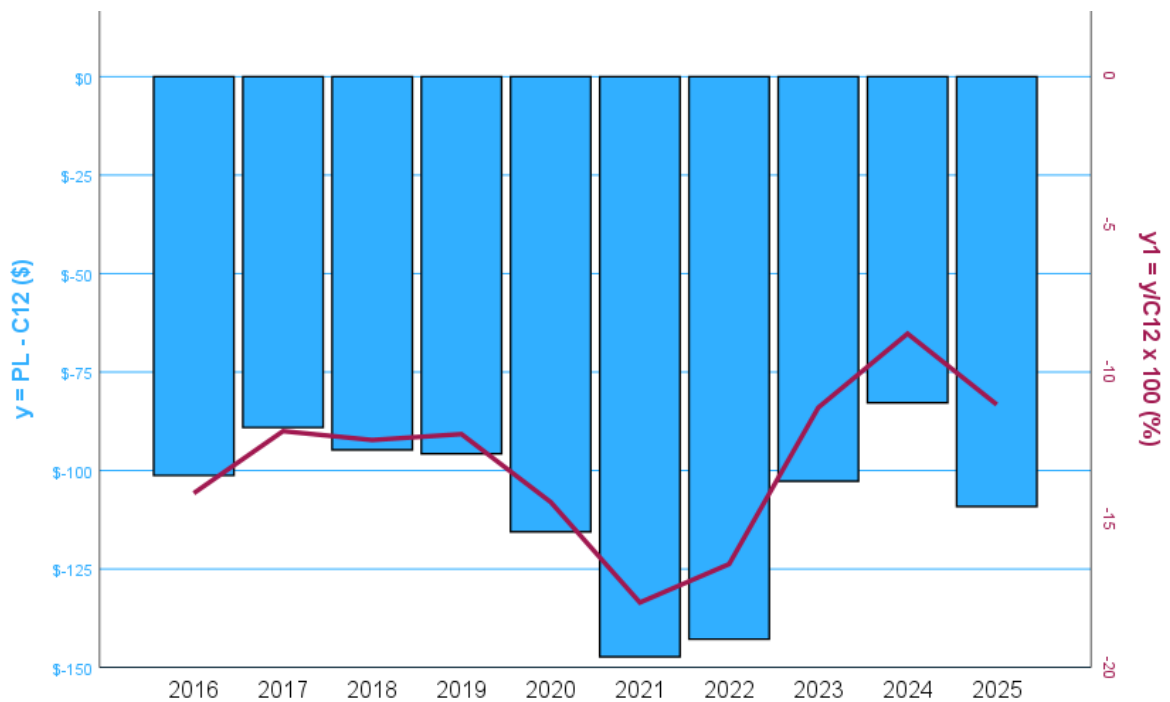
**Figure 8. Gap between C12 & NPL for Couple with 2 Dependent Children**

2016-2025. Source: see Appendix



**Figure 9. Gap between C12 & NPL for Sole Parent/Carer with 2 Dependent Children**

2016-2025. Source: see Appendix



As consistent with our submissions over the previous four years, ACCER argues that the interests of a fair balance between employers, employees and concerns of macro-economic management mean that it is both pragmatic and desirable to approach the poverty gap in a gradual, incremental way. As suggested in our analysis above, elimination poverty gap for single parents/carers with two dependent children in 2026 would require a one-off increase in the NMW of 15.1 percent. We are **not** proposing that the NMW be increased by such a magnitude in 2026. However, we argue poverty gap considerations cannot be excluded from the FWC's deliberations over this matter; indeed, we respectfully maintain that the safety-net character of the NMW as framed in legislation means that the FWC has a statutory obligation to incorporate such consideration. Accordingly, we maintain that our approach represents a pragmatic, fair, long-term and strategic approach that addresses the immediate and ongoing concerns of low-income earners with the shorter-term considerations of the business climate, business cycle, employment growth and macroeconomic stability.

Since 2022, our approach has been premised on data-intensive forecasting designed to eliminate the poverty gap for sole parents/carers with two dependent children, and for substantially reducing the poverty gap for couple-based, single-income households with two dependent children. Based on calculations derived from data tables in the Appendix, we find that the NPL increased by an annual average of 2.8 percent over the decade to 2026. Over the five years to 2026, the NPL increased by an annual average of 3.5 percent (Figure 11). These findings generate comparative trend lines used to project changes in the NMW, as demonstrated below.<sup>1</sup>

We then compare these projections with trend data for the NMW in the past decade to generate forecasts for the NMW from 2026 until 2035 based upon scenarios with different assumptions about the average annual rate of change. For comparative purposes, the NMW increased by an annual average of 3.8 percent in the 10 years to 2025. In the most recent five years, the NMW increased by an annual average of 4.7 percent. By combining data from NPL and NMW trends to generate different forecasts, projections for the NMW are presented in Table 1 and summarised visually in Figure 14. As with previous figures shown in this report, all updated datasets used for these calculations can be found in the Appendix. Projections in Figure 12 can be contrasted with shorter-term projections in Figure 13, based on NMW increases that align with RBA forecasts for CPI inflation until June 2027 based on its February 2026 Statement on Monetary Policy (RBA, 2026).

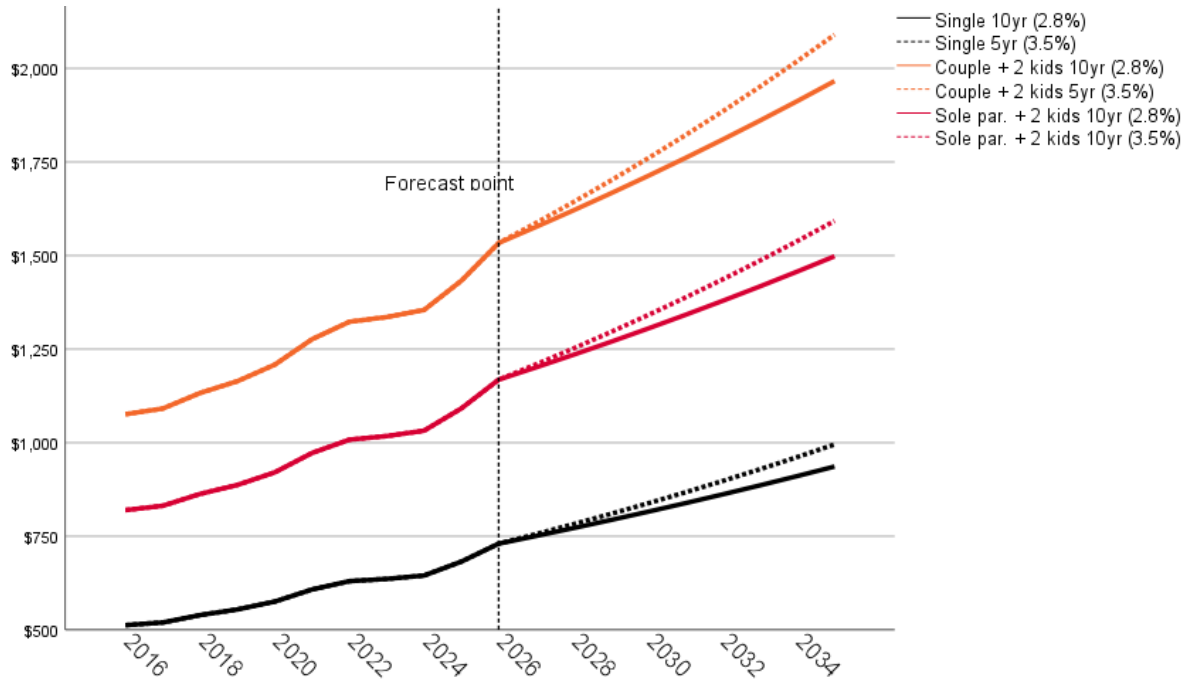
Data from Table 4.1 and Figure 4.14 demonstrate three scenarios for addressing the gap between the NMW and the NPL for single parents/carers with two dependent children. Scenario 1 shows that projecting the NMW by an annual average of 5.0 percent would eliminate the poverty gap for this cohort by 2034 (see green cells highlighted in Table 1). This projection assumes an annual increase in the NPL of 2.8 percent, which is equivalent to annual average NPL growth for the past 10 years.

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<sup>1</sup> A counterargument raised in previous NMW cases is that efforts to address poverty among single-income couple households and sole parent/carer households are better left to government transfers. In response, we emphasise that our calculations incorporate key government transfers such as the Medicare exemption, Family Tax Benefits and Commonwealth Rental Assistance (see Tables A6-A8 in the Appendix).

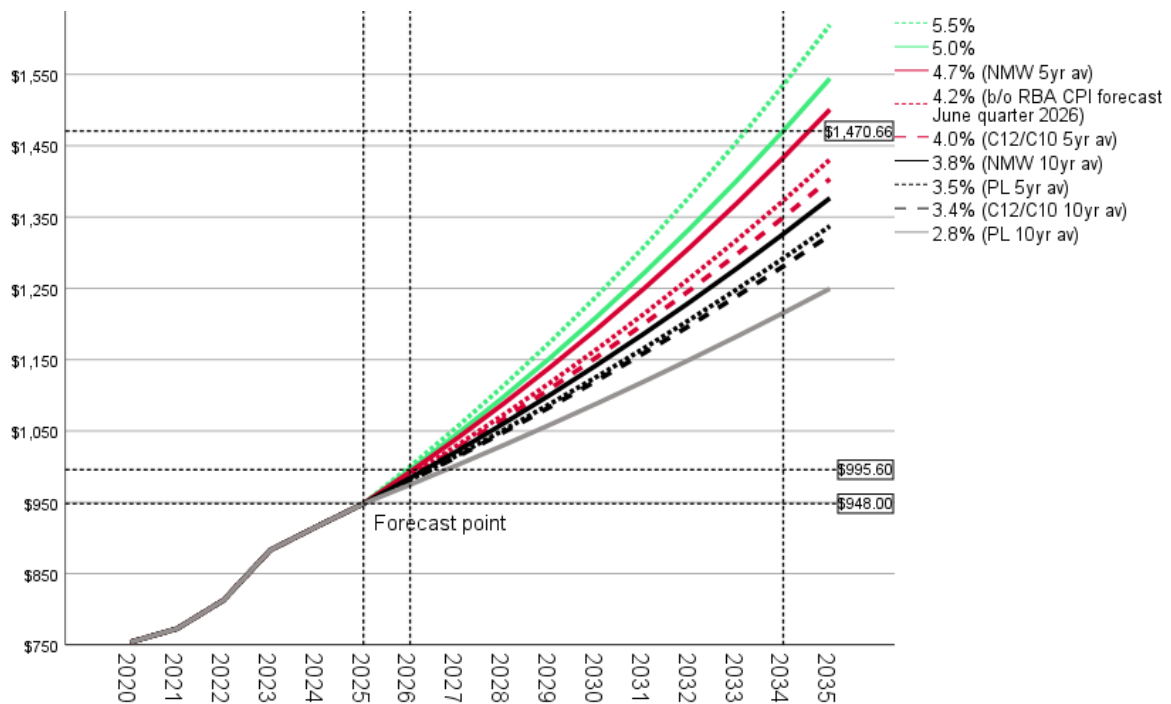
**Figure 11. Future NPL (nominal) for household types**

**5 & 10yr annual average for NPL 2016-2035. Source: see Appendix A**



**Figure 12. National Minimum Wage (NMW) Projections to 2035**

**2020-2035. Source: authors' calculations from Appendix A**



**Figure 13. NMW Projection based on RBA Inflation Forecast**

**June Quarter forecasts 2026-2028. Source: authors' calculation from RBA (2026)**

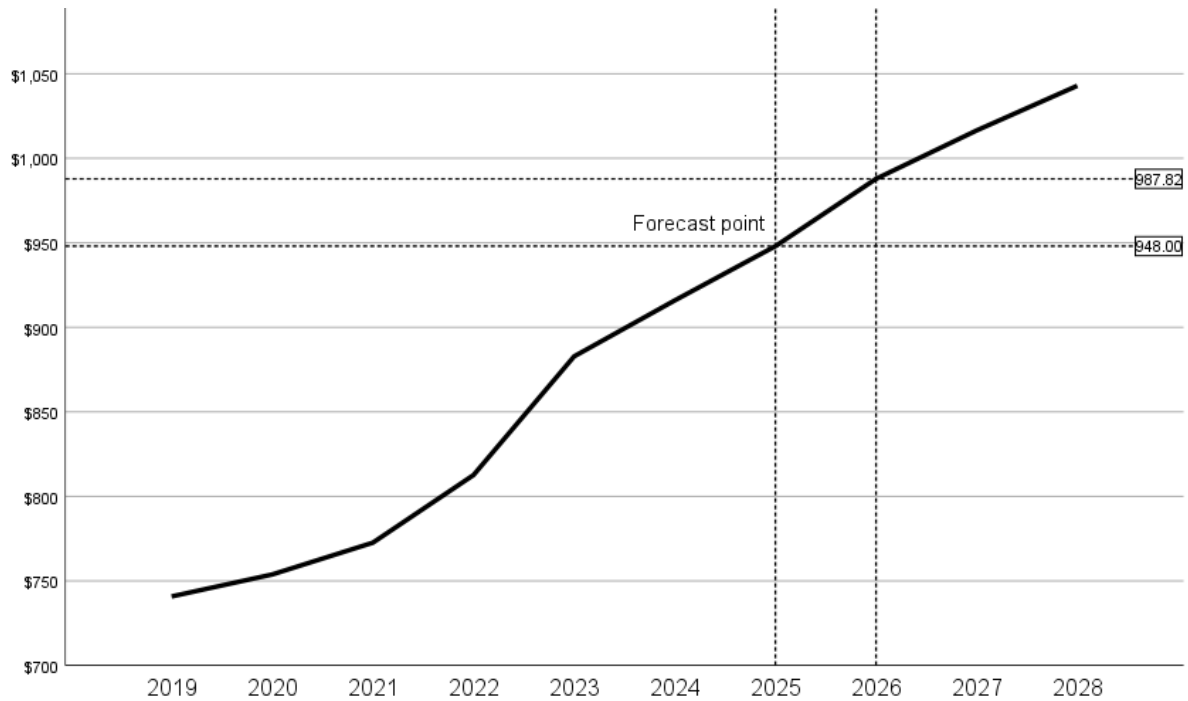


Table 1 also shows that a lower increase in the NMW would fail to address working poverty within the next decade. Scenario 2 shows that an increase of 4.0 percent in the NMW would fail to meet the poverty line for either cohort/household type, assuming the same rate of change in the NPL at Scenario 1, and would, therefore, postpone this task to future decades at best. It is also noteworthy that an increase in the NMW of this magnitude would almost certainly represent a real wage cut for award reliant, low-income earners over the next 12 months, based upon current projects from Treasury and the RBA (see above).

Other options are available to the FWC. Scenario 3 demonstrates that a 5.5 percent increase in the NMW would eliminate the poverty gap for single parents/carers with two dependent children by 2032 *cet. par.*, i.e., more quickly than Scenario 1 (see yellow cells highlighted in Table 1). Moreover, even if we relax assumptions about the rate of change in the NPL by adopting the 5-year annual average of 3.5 percent, it would be possible to eliminate working poverty for this cohort within a decade, i.e., by 2035. Given the current global factors contributing to inflationary pressures in Australia, it is plausible to suggest that such a higher rate of change in the NPL may be warranted.

## Considering the National Minimum Wage in Macroeconomic Context

We maintain that a substantial increase in the NMW in 2026 is necessary. As stated, much of our case rests upon the continuation of a crisis in living standards and falling real wages, one which continues to impact on the lives of working people in this country. Increasing the NMW by *more than* five percent is warranted in this context, especially from the perspective of addressing poverty among low-income households. Concurrently, we are cognizant of the multiple risk factors that threaten to destabilise the Australian economy. The cost-of-living crisis has again worsened due to the global instability and uncertainty surrounding geopolitical and military conflict in the Middle East and the resulting crisis in fuel supplies and fuel prices. As the Reserve Bank of Australia (RBA) noted when announcing its most recent increase to the cash rate on 17 March, 2026

[Inflation] has fallen substantially since its peak in 2022 [but has] picked up materially in the second half of 2025... [Some] of the increase in inflation reflects greater capacity pressures. In addition, the conflict in the Middle East has resulted in sharply higher fuel prices, which, if sustained, will add to inflation. Short-term measures of inflation expectations have already risen. As a result... there is a material risk that inflation will remain above [the RBA's target band of 2-3 percent] for longer than previously anticipated (RBA, 2026a).

Evidently, this a major problem confronting NMW deliberations this year. Non-discretionary CPI inflation sits at 4.2 percent (FWC, 2026: 33); indeed, the FWC's Statistical Report (Version 1) noted that the NMW *fell* in real terms in the 12 months to December 2025, despite reporting positive growth over the previous two years (FWC, 2026: 83). As the RBA made clear in its statement of 17 March (see above), the current increase in inflation is largely unrelated to wage cost concerns. As has been the case for many years, the inflationary impacts of a substantial increase in the NMW are negligibly small, both from the perspective of macroeconomic management and from the perspective of the business climate. Given the scale of several increases in the NMW in recent years, this outcome underscores the reality that any reverberating economic effects from wage increases at this low end of the pay spectrum have had little-to-no impact on underlying inflation. We expect this scenario to continue for FY2026/27 and beyond.

We also note that the Wage Price Index (WPI) increased by 3.4 percent in the 12 months to December 2025. This is below the headline Consumer Price Index (CPI) inflation rate of 3.8 percent for the same period, and equal to the underlying CPI rate (trimmed mean) (3.4 percent for the same period). Notably, the CPI rate had fallen below the WPI rate in the period leading up to last year's (2025) NMW decision. The increased rate in the former relative to the latter underscores ongoing evidence that wage costs, including and especially those arising from changes in the NMW and related Award rates, are not playing a central role in stoking inflationary pressures. Furthermore, as noted by FWC (2025: 21), real unit labour costs have grown at a very modest rate over a long period of time. The RBA has now noted that growth unit labour costs *fell* in the latter half of 2025 (RBA, 2026a), although it noted previously that unit labour cost growth was underpinned by ongoing low levels of productivity (RBA, 2026), a long-term trend that it argues is now worsening the impact of capacity constraints in the economy.

In addition, total employment growth remains solid, and unemployment remains at a low level by historical standards, although the seasonally adjusted unemployment rate increased to 4.3 percent in February 2026. Company profitability increased strongly throughout 2025,

with non-mining gross company operating profits increasing by 3.3 percent in the 12 months to December 2025, a 0.1 percent increase on the equivalent figure for the previous 12-month period (FWC, 2026: 23). Furthermore, we note relatively strong business profit margins by industry classification in December 2025 for sectors with a relatively high preponderance of low-income wage earners and award reliant employees, including Accommodation and Food Services (9.9 percent) and Arts and Recreation Services (12.3 percent) (FWC, 2026: 24).

Solid business profitability has driven strong business investment over much of the preceding 12 months. As noted in March 2026 by the RBA (2026a), ‘Growth in private demand strengthened substantially more than was expected in mid-2025, although the composition of that growth surprised in the December quarter. Business investment was above expectations and consumption was below expectations’. This result underscores the danger of keeping increases in the NMW and related Award classifications *too low*. By dampening consumption expenditure among low-income wage-earners with a high marginal propensity to spend on day-to-day expenses and consumer items, and thereby dampening aggregate demand, an overly modest increase in the NMW would add to the growing risks of declining economic growth, as signaled by the global oil shock, capacity constraints and tightening monetary policy.

Finally, we argue that a 5.0 percent increase in the NMW for 2026 is more desirable than larger increment (e.g., 5.5 percent, as modelled in Scenario 3 of Table 1) due the risks to economic and employment growth represented by the current oil shock, capacity constraints and global geopolitical instability and economic uncertainty. The evident transition of monetary policy into a tightening phase may have some impact on headline CPI inflation (although this is far from certain) but it is also likely to lower aggregate demand by lowering business investment and household consumption expenditure. As the RBA (2026a) has stated recently, ‘Higher prices and prolonged uncertainty may cause growth to be lower in Australia’s major trading partners and also in Australia’. One day after this statement was released in March 2026, the RBA’s Governor told reporters that ‘We don't want to have a recession, but if it's hard to get inflation down, then we're going to have to deal with that, possibly’ (Janda, 2026).

The high degree of uncertainty involved in economic forecasting in the context of geopolitical conflict and global economic turbulence is arguably reflected in the RBA’s most recent split decision (5 board members in favour, 4 against) to raise the cash rate. Such uncertainty, and the possibility of a recessionary impact on the Australian businesses and the economy, mean that an increase in the NMW of *more than 5.0 percent* is not desirable *based on data currently available at the time of this submission*. ACCER’s recommendation of a 5.0 percent increase in the NMW for 2026 reflects our balanced approach, one underpinned by our mandate to promote a collaborative approach to employment relations as well as to pursue justice for the most vulnerable and marginalised members of the Australian community, including those attempting to survive and raise families on very low wage incomes.

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**Table 1. Forecast Data and Simulated Growth Scenarios for National Minimum Wage (NMW)**

Year	Forecast (\$AU) for...												
	... NMW assuming Scenario...									... NPL assuming Scenario...			
										Couple + 2 dep. kids		Sole par. + 2 dep. kids	
	(i) NPL 10yr $\mu\Delta/\text{yr} = 2.8\%$	(ii) C12/10 10yr $\mu\Delta/\text{yr} = 3.4\%$	(iii) NPL 5yr $\mu\Delta/\text{yr} = 3.5\%$	(iii) NMW 10yr $\mu\Delta/\text{yr} = 3.8\%$	(iv) RBA CPI Jun 2026 = 4.2%	(v) NMW 5yr $\mu\Delta/\text{yr} = 4.7\%$	(1) NMW $\geq$ NPL by 2034 <sup>1</sup> = 5.0%	(2) NMW < NPL by 2035 = 4.0%	(3) NMW $\geq$ NPL by 2032 <sup>1</sup> = 5.5%	(a) NPL 10yr $\mu\Delta/\text{yr} = 2.8\%$	(b) NPL 5yr $\mu\Delta/\text{yr} = 3.5\%$	(c) NPL 10yr $\mu\Delta/\text{yr} = 2.8\%$	(d) NPL 5yr $\mu\Delta/\text{yr} = 3.5\%$
2015	656.90	656.90	656.90	656.90	656.90	656.90	656.90	656.90	656.90	1,094.94	1094.94	834.24	834.24
2016	672.70	672.70	672.70	672.70	672.70	672.70	672.70	672.70	672.70	1,076.04	1076.04	819.84	819.84
2017	694.90	694.90	694.90	694.90	694.90	694.90	694.90	694.90	694.90	1,091.16	1091.16	831.36	831.36
2018	719.20	719.20	719.20	719.20	719.20	719.20	719.20	719.20	719.20	1,132.74	1132.74	863.04	863.04
2019	740.80	740.80	740.80	740.80	740.80	740.80	740.80	740.80	740.80	1,164.24	1164.24	887.04	887.04
2020	753.80	753.80	753.80	753.80	753.80	753.80	753.80	753.80	753.80	1,208.34	1208.34	920.64	920.64
2021	772.60	772.60	772.60	772.60	772.60	772.60	772.60	772.60	772.60	1,276.38	1276.38	972.48	972.48
2022	812.60	812.60	812.60	812.60	812.60	812.60	812.60	812.60	812.60	1,323.00	1323.00	1008.00	1008.00
2023	882.80	882.80	882.80	882.80	882.80	882.80	882.80	882.80	882.80	1,335.60	1335.60	1017.60	1017.60
2024	915.90	915.90	915.90	915.90	915.90	915.90	915.90	915.90	915.90	1,354.50	1354.50	1032.00	1032.00
2025	948.00	948.00	948.00	948.00	948.00	948.00	948.00	948.00	948.00	1,432.62	1432.62	1091.52	1091.52
<b>2026</b>	974.54	980.23	981.18	984.02	987.82	992.56	995.60	985.92	1000.14	1,533.42	1533.42	1168.32	1168.32
2027	1001.83	1013.56	1015.52	1021.42	1029.30	1039.21	1045.17	1025.36	1055.15	1,576.36	1587.09	1201.03	1209.21
2028	1029.88	1048.02	1051.06	1060.23	1072.54	1088.05	1097.43	1066.37	1113.18	1,620.49	1642.64	1234.66	1251.53
2029	1058.72	1083.65	1087.85	1100.52	1117.58	1139.19	1152.30	1109.03	1174.41	1,665.87	1700.13	1269.23	1295.34
2030	1088.36	1120.50	1125.93	1142.34	1164.52	1192.73	1209.91	1153.39	1239.00	1,712.51	1759.63	1304.77	1340.67
2031	1118.84	1158.59	1165.33	1185.75	1213.43	1248.79	1270.41	1199.52	1307.14	1,760.46	1821.22	1341.30	1387.60
2032	1150.16	1197.99	1206.12	1230.81	1264.39	1307.48	1333.93	1247.50	1379.04	1,809.76	1884.96	1378.86	1436.16
2033	1182.37	1238.72	1248.33	1277.58	1317.50	1368.93	1400.63	1297.40	1454.88	1,860.43	1950.94	1417.47	1486.43
2034	1215.48	1280.83	1292.03	1326.13	1372.83	1433.27	1470.66	1349.30	1534.90	1,912.52	2019.22	1457.16	1538.45
2035	1249.51	1324.38	1337.25	1376.52	1430.49	1500.64	1544.19	1403.27	1619.32	1,966.07	2089.89	1497.96	1592.30

$\mu$  = average;  $\Delta$  = change; <sup>1</sup>assumes Scenario (c); NB. assuming Scenario (d), NMW  $\geq$  NPL by 2035 under Scenario (3)

*Source: Authors' calculations based upon Appendix*

## APPENDIX

### Measures of Living standards

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Table A1

**Median equivalised disposable household income**  
**January 2001 – January 2026**

	(\$ per week)		
	Median equivalised disposable household income (ABS)	Household Disposable Income per head (Melbourne Institute)	Median equivalised disposable household income (MEDHI)
January 2001	403.00	408.55	403.00
January 2002	-	449.83	444.00
January 2003	449.00	443.04	449.00
January 2004	491.00	469.78	491.00
January 2005	-	502.90	526.00
January 2006	564.00	519.31	564.00
January 2007	-	563.23	612.00
January 2008	688.00	602.10	688.00
January 2009	-	669.59	765.00
January 2010	714.00	667.59	714.00
January 2011	-	711.33	761.00
January 2012	791.00	746.61	791.00
January 2013	-	749.40	794.00
January 2014	844.00	777.70	844.00
January 2015	-	800.36	869.00
January 2016	854.00	800.07	854.00
January 2017	-	811.22	866.00
January 2018	899.00	828.81	899.00
January 2019	-	852.10	924.00
January 2020	959.00	870.58	959.00
January 2021	-	919.99	1013.00
January 2022	-	953.53	1050.00
January 2023	-	962.32	1060.00
January 2024	-	975.53	1075.00
January 2025	-	1031.91	1137.00
January 2026	-	1104.37	1217.00

Household Disposable Income (HDI) per head figures for January 2001 to January 2026 are taken from Poverty Lines Australia published by the Melbourne Institute, September Quarter 2025, the latest available publication in this series. The figure used for each January is the published figure for the immediately preceding December quarter. The HDI estimate for January 2026 is the published figure for September 2025. The next in this series, covering the December Quarter 2025, is due to be published in April 2026.

The median equivalised disposable household income figures (ABS) are taken from Household Income and Wealth, Australia, 2019-20. The financial year figures calculated by the ABS have been used for each January within the survey periods, from January 2001 to January 2020. As the published figures for those years are in 2018-19 prices, the earlier years have been re-calculated for nominal rate, using CPI adjustments and rounded to the nearest dollar. For the years, 2008 to 2020, the disclosed price adjustments in Table 1.1 are used. For the years 2001 to 2006, the CPI factor in the previous release (Household Income and Wealth, Australia, 2017-18) are used, multiplied by the CPI factor for 2017-18 in the current release (2019-20), rounded to 3 decimal places. The MEDHI figure for periods not covered by ABS data releases are calculated by multiplying the most recent ABS calculated figure by the relative change in HDI between the two periods. Consistent with the ABS practice, the figures for the years not covered by the ABS surveys have been rounded to the nearest dollar.

Table A2

**Relative living standards single workers without children**  
**January 2001 – January 2026**  
(\$ per week, unless otherwise indicated)

Year January	Median equivalised disposable household income (MEDHI)	NMW Disposable income		C12 Disposable income		C10 Disposable income	
		\$ per week	% of MEDHI	\$ per week	% of MEDHI	\$ per week	% of MEDHI
2001	403.00	346.38	86.0%	370.50	91.9%	406.53	100.9%
2002	444.00	354.76	79.9%	380.05	85.6%	416.81	93.9%
2003	449.00	366.37	81.6%	391.74	87.2%	429.14	95.6%
2004	491.00	377.93	77.0%	408.93	83.3%	444.77	90.6%
2005	526.00	396.78	75.4%	421.18	80.1%	457.78	87.0%
2006	564.00	412.84	73.2%	438.14	77.7%	475.40	84.3%
2007	612.00	449.93	73.5%	475.17	77.6%	510.94	83.5%
2008	688.00	467.59	68.0%	500.28	72.7%	538.06	78.2%
2009	765.00	494.29	64.6%	526.67	68.8%	570.03	74.5%
2010	714.00	497.17	69.6%	529.54	74.2%	572.90	80.2%
2011	761.00	521.86	68.6%	553.15	72.7%	596.56	78.4%
2012	791.00	537.49	68.0%	569.59	72.0%	614.52	77.7%
2013	794.00	556.87	70.1%	589.96	74.3%	636.14	80.1%
2014	844.00	569.44	67.5%	603.31	71.5%	648.47	76.8%
2015	869.00	581.11	66.9%	615.71	70.9%	658.72	75.8%
2016	854.00	593.75	69.5%	629.22	73.7%	670.69	78.5%
2017	866.00	606.23	70.0%	641.07	74.0%	682.48	78.8%
2018	899.00	623.78	69.4%	656.23	73.0%	698.99	77.8%
2019	924.00	647.10	70.0%	682.20	73.8%	731.61	79.2%
2020	959.00	662.54	69.1%	698.65	72.9%	749.55	78.2%
2021	1013.00	681.67	67.3%	723.48	71.4%	781.05	77.1%
2022	1050.00	705.04	67.1%	747.91	71.2%	804.76	76.6%
2023	1060.00	716.94	67.6%	755.59	71.3%	804.03	75.9%
2024	1075.00	766.85	71.3%	787.39	73.2%	838.66	78.0%
2025	1137.00	788.04	69.3%	809.35	71.2%	862.53	75.9%
2026	1217.00	803.64	66.0%	830.60	68.2%	885.64	72.8%

Note: The MEDHI calculations are taken from Table A1. The disposable incomes in the three columns are taken from Tables A6 to A8.

Table A3

**Relative living standards of couple parent families with two children  
January 2001 – January 2026**

(\$ per week, unless otherwise indicated)

Year January	Median equivalised disposable household income (MEDHI)	NMW Disposable income		C12 Disposable income		C10 Disposable income	
		\$ per week	% of MEDHI	\$ per week	% of MEDHI	\$ per week	% of MEDHI
2001	846.30	553.80	65.4%	578.51	68.4%	615.33	72.7%
2002	932.40	573.16	61.5%	599.04	64.2%	636.62	68.3%
2003	942.90	591.41	62.7%	617.37	65.5%	655.59	69.5%
2004	1,031.10	609.60	59.1%	641.18	62.2%	677.84	65.7%
2005	1,104.60	663.43	60.1%	685.48	62.1%	722.90	65.4%
2006	1,184.40	686.40	58.0%	714.28	60.3%	752.36	63.5%
2007	1,285.20	731.95	57.0%	757.77	59.0%	794.36	61.8%
2008	1,444.80	758.09	52.5%	793.37	54.9%	831.97	57.6%
2009	1,606.50	796.03	49.6%	828.89	51.6%	873.07	54.3%
2010	1,499.40	808.36	53.9%	841.31	56.1%	885.49	59.1%
2011	1,598.10	840.44	52.6%	872.32	54.6%	916.54	57.4%
2012	1,661.10	864.41	52.0%	897.12	54.0%	942.89	56.8%
2013	1,667.40	915.54	54.9%	949.25	56.9%	996.30	59.8%
2014	1,772.40	938.24	52.9%	973.05	54.9%	1,019.11	57.5%
2015	1,824.90	961.70	52.7%	997.17	54.6%	1,041.41	57.1%
2016	1,793.40	980.78	54.7%	1,017.15	56.7%	1,059.88	59.1%
2017	1,818.60	973.71	53.5%	1,009.62	55.5%	1,052.18	57.9%
2018	1,887.90	994.61	52.7%	1,026.31	54.4%	1,070.40	56.7%
2019	1,940.40	1,013.16	52.2%	1,049.25	54.1%	1,100.04	56.7%
2020	2,013.90	1,035.32	51.4%	1,072.44	53.3%	1,124.76	55.8%
2021	2,127.30	1,060.72	49.9%	1,103.54	51.9%	1,162.56	54.6%
2022	2,205.00	1,090.04	49.4%	1,133.96	51.4%	1,192.30	54.1%
2023	2,226.00	1,118.02	50.2%	1,157.72	52.0%	1,206.16	54.2%
2024	2,257.50	1,211.76	53.7%	1,232.94	54.6%	1,285.81	57.0%
2025	2,387.70	1,262.09	52.9%	1,284.07	53.8%	1,338.92	56.1%
2026	2,555.70	1,291.14	50.5%	1,318.79	51.6%	1,375.55	53.8%

Note: The MEDHI calculations are taken from Table A1, multiplied by 2.1. The disposable incomes in the three columns are taken from Tables A6 to A8.

Table A4

**Relative living standards of sole parent families with two children**  
**January 2001 – January 2026**  
(\$ per week, unless otherwise indicated)

Year January	Median equivalised disposable household income (MEDHI)	NMW Disposable income		C12 Disposable income		C10 Disposable income	
		\$ per week	% of MEDHI	\$ per week	% of MEDHI	\$ per week	% of MEDHI
2001	644.80	553.80	85.9%	578.51	89.7%	615.33	95.4%
2002	710.40	573.16	80.7%	599.04	84.3%	636.62	89.6%
2003	718.40	591.41	82.3%	617.37	85.9%	655.59	91.3%
2004	785.60	609.60	77.6%	641.18	81.6%	677.84	86.3%
2005	841.60	663.43	78.8%	685.48	81.4%	722.90	85.9%
2006	902.40	686.40	76.1%	714.28	79.2%	752.36	83.4%
2007	979.20	731.95	74.7%	757.77	77.4%	794.36	81.1%
2008	1,100.80	758.09	68.9%	793.37	72.1%	831.97	75.6%
2009	1,224.00	796.03	65.0%	828.89	67.7%	873.07	71.3%
2010	1,142.40	808.36	70.8%	841.31	73.6%	885.49	77.5%
2011	1,217.60	840.44	69.0%	872.32	71.6%	916.54	75.3%
2012	1,265.60	864.41	68.3%	897.12	70.9%	942.89	74.5%
2013	1,270.40	915.54	72.1%	949.25	74.7%	996.30	78.4%
2014	1,350.40	938.24	69.5%	973.05	72.1%	1,019.11	75.5%
2015	1,390.40	961.70	69.2%	997.17	71.7%	1,041.41	74.9%
2016	1,366.40	980.78	71.8%	1,017.15	74.4%	1,059.88	77.6%
2017	1,385.60	973.71	70.3%	1,009.62	72.9%	1,052.18	75.9%
2018	1,438.40	994.61	69.1%	1,026.31	71.4%	1,070.40	74.4%
2019	1,478.40	1,013.16	68.5%	1,049.25	71.0%	1,100.04	74.4%
2020	1,534.40	1,035.32	67.5%	1,072.44	69.9%	1,124.76	73.3%
2021	1,620.80	1,060.72	65.4%	1,103.54	68.1%	1,162.56	71.7%
2022	1,680.00	1,090.04	64.9%	1,133.96	67.5%	1,192.30	71.0%
2023	1,696.00	1,118.02	65.9%	1,157.72	68.3%	1,206.16	71.1%
2024	1,720.00	1,211.76	70.5%	1,232.94	71.7%	1,285.81	74.8%
2025	1,819.20	1,262.09	69.4%	1,284.07	70.6%	1,338.92	73.6%
2026	1,947.20	1,291.14	66.3%	1,318.79	67.7%	1,375.55	70.6%

Note: The MEDHI calculations are taken from Table A1, multiplied by 1.6. The disposable incomes in the three columns are taken from Tables A6 to A8.

Table A5

**60% median poverty lines for workers and families**  
**January 2001 – January 2026**  
(\$ per week)

	Median equivalised disposable household income	Poverty Line Single	Poverty Line Couple and 2 children	Poverty Line Sole parent and 2 children
January 2001	403.00	241.80	507.78	386.88
January 2002	444.00	266.40	559.44	426.24
January 2003	449.00	269.40	565.74	431.04
January 2004	491.00	294.60	618.66	471.36
January 2005	526.00	315.60	662.76	504.96
January 2006	564.00	338.40	710.64	541.44
January 2007	612.00	367.20	771.12	587.52
January 2008	688.00	412.80	866.88	660.48
January 2009	765.00	459.00	963.90	734.40
January 2010	714.00	428.40	899.64	685.44
January 2011	761.00	456.60	958.86	730.56
January 2012	791.00	474.60	996.66	759.36
January 2013	794.00	476.40	1,000.44	762.24
January 2014	844.00	506.40	1,063.44	810.24
January 2015	869.00	521.40	1,094.94	834.24
January 2016	854.00	512.40	1,076.04	819.84
January 2017	866.00	519.60	1,091.16	831.36
January 2018	899.00	539.40	1,132.74	863.04
January 2019	924.00	554.40	1,164.24	887.04
January 2020	959.00	575.40	1,208.34	920.64
January 2021	1,013.00	607.80	1,276.38	972.48
January 2022	1,050.00	630.00	1,323.00	1,008.00
January 2023	1,060.00	636.00	1,335.60	1,017.60
January 2024	1,075.00	645.00	1,354.50	1,032.00
January 2025	1,137.00	682.20	1,432.62	1,091.52
January 2026	1,217.00	730.20	1,533.42	1,168.32

Note: Poverty lines are 60% of relevant MEDHI rate in tables A2-4.

Table A6

**Wages, taxes and family payments for NMW-dependent workers and families**  
**January 2001 – January 2026**  
(\$ per week, unless otherwise indicated)

Year	NMW			Benefits						Disposable income
	Weekly Gross	Annual Gross	Weekly Net	Medicare exemption	FTB A	FTB B	FTB A Supp.	FTB B Supp.	Rental assist. max.	
2001	400.40	20,893.00	346.38	6.00	116.20	34.79	-	-	50.43	553.80
2002	413.40	21,571.00	354.76	6.20	122.92	36.82	-	-	52.46	573.16
2003	431.40	22,510.00	366.37	6.47	126.70	37.94	-	-	53.93	591.41
2004	448.40	23,398.00	377.93	6.73	130.48	39.06	-	-	55.40	609.60
2005	467.40	24,389.00	396.78	7.01	133.56	39.97	23.50	5.81	56.80	663.43
2006	484.40	25,276.00	412.84	7.27	137.06	41.02	24.06	5.88	58.27	686.40
2007	511.86	26,709.00	449.93	7.68	140.84	42.14	24.76	6.02	60.58	731.95
2008	522.12	27,244.00	467.59	7.83	145.46	43.54	25.60	6.23	61.84	758.09
2009	543.78	28,374.00	494.29	8.16	151.34	44.87	26.30	6.44	64.63	796.03
2010	543.78	28,374.00	497.17	8.16	156.94	46.55	27.28	6.65	65.61	808.36
2011	569.90	29,737.00	521.86	8.55	160.30	47.53	27.84	6.79	67.57	840.44
2012	589.30	30,750.00	537.49	8.84	164.64	48.79	27.84	6.79	70.02	864.41
2013	606.40	31,642.00	556.87	9.10	193.25	50.53	27.84	6.79	71.16	915.54
2014	622.20	32,466.00	569.44	9.33	199.74	52.26	27.84	6.79	72.84	938.24
2015	640.90	33,442.00	581.11	12.82	204.51	53.66	27.84	6.79	74.97	961.70
2016	656.90	34,277.00	593.75	13.14	208.54	54.58	27.84	6.79	76.14	980.78
2017	672.70	35,101.00	606.23	13.45	186.99	55.49	27.84	6.79	76.92	973.71
2018	694.90	36,260.00	623.78	13.90	188.69	55.49	27.84	6.79	78.12	994.61
2019	719.20	37,528.00	647.10	14.38	182.21	54.13	28.82	7.00	79.52	1,013.16
2020	740.80	38,655.00	662.54	14.82	185.56	55.11	29.38	7.13	80.78	1,035.32
2021	753.80	39,333.00	681.67	15.08	188.91	56.09	29.94	7.27	81.76	1,060.72
2022	772.60	40,314.00	705.04	15.45	191.24	56.77	30.20	7.34	84.00	1,090.04
2023	812.60	42,401.00	716.94	16.25	197.96	58.73	31.34	7.62	89.18	1,118.02
2024	882.80	46,065.00	766.85	17.66	213.36	63.28	33.72	8.25	108.64	1,211.76
2025	915.90	47,792.00	788.04	18.32	222.04	65.87	35.11	8.60	124.11	1,262.09
2026	948.00	49,467.00	803.64	18.96	227.36	67.48	35.95	8.81	128.94	1,291.14

Notes: Data for years 2001 to 2021 are from ACCER's 2021 submission to the Annual Wage Review. National Minimum Wage rates, tax rates and tax offsets are as at 1 January of that year. Payments are calculated based on the year being 52.18 weeks. NMW Net rate is NMW after tax, Medicare levy, and tax offsets. Benefits are assumed to be paid at the maximum rate and are calculated based on two children aged 8 to 12. From 2013 to 2016, the FTB A payment included the Schoolkids Bonus.

Table A7

**Wages, taxes and family payments for C12-dependent workers and families**  
**January 2001 – January 2026**  
(\$ per week, unless otherwise indicated)

Year	C12			Benefits						Disposable income
	Weekly Gross	Annual Gross	Weekly Net	Medicare exemption	FTB A	FTB B	FTB A Supp.	FTB B Supp.	Rental assist. max.	
2001	439.60	22,938.00	370.50	6.59	116.20	34.79	-	-	50.43	578.51
2002	452.60	23,617.00	380.05	6.79	122.92	36.82	-	-	52.46	599.04
2003	470.60	24,556.00	391.74	7.06	126.70	37.94	-	-	53.93	617.37
2004	487.60	25,443.00	408.93	7.31	130.48	39.06	-	-	55.40	641.18
2005	506.60	26,434.00	421.18	7.60	133.56	39.97	23.50	2.87	56.80	685.48
2006	523.60	27,321.00	438.14	7.85	139.06	41.02	24.06	5.88	58.27	714.28
2007	551.00	28,751.00	475.17	8.26	140.84	42.14	24.76	6.02	60.58	757.77
2008	561.26	29,287.00	500.28	8.42	147.46	43.54	25.60	6.23	61.84	793.37
2009	582.92	30,417.00	526.67	8.74	151.34	44.87	26.20	6.44	64.63	828.89
2010	582.92	30,417.00	529.54	8.74	156.94	46.55	27.28	6.65	65.61	841.31
2011	609.00	31,778.00	553.15	9.14	160.30	47.53	27.84	6.79	67.57	872.32
2012	629.70	32,857.00	569.59	9.45	164.64	48.79	27.84	6.79	70.02	897.12
2013	648.00	33,813.00	589.96	9.72	193.25	50.53	27.84	6.79	71.16	949.25
2014	664.80	34,689.00	603.31	9.97	199.74	52.56	27.84	6.79	72.84	973.05
2015	684.70	35,727.00	615.71	13.69	204.51	53.66	27.84	6.79	74.97	997.17
2016	701.80	36,620.00	629.22	14.04	208.54	54.58	27.84	6.79	76.14	1,017.15
2017	718.60	37,897.00	641.07	14.52	186.99	55.49	27.84	6.79	76.92	1,009.62
2018	742.30	38,733.00	656.23	14.85	186.99	55.49	27.84	6.79	78.12	1,026.31
2019	768.30	40,090.00	682.20	15.37	182.21	54.13	28.82	7.00	79.52	1,049.25
2020	791.30	41,290.00	698.65	15.83	185.56	55.11	29.38	7.13	80.78	1,072.44
2021	805.10	42,010.00	723.48	16.10	188.91	56.09	29.94	7.27	81.76	1,103.54
2022	825.20	43,059.00	747.91	16.50	191.24	56.77	30.20	7.34	84.00	1,133.96
2023	865.20	45,146.00	755.59	17.30	197.96	58.73	31.34	7.62	89.18	1,157.72
2024	914.90	47,739.00	787.39	18.30	213.36	63.28	33.72	8.25	108.64	1,232.94
2025	949.20	49,529.00	809.35	18.98	222.04	65.87	35.11	8.60	124.11	1,284.07
2026	982.40	51,262.00	830.60	19.65	227.36	67.48	35.95	8.81	128.94	1,291.14

Notes: Data for years 2001 to 2021 are from ACCER's 2021 submission to the Annual Wage Review. C12 rate is taken from Manufacturing and Associated Industries and Occupations Award [MA000010], as at 1 January. Payments are calculated on the basis of the year being 52.18 weeks. From 2013 to 2016, the FTB A payment included the Schoolkids Bonus. Benefits are calculated based on two children aged 8 to 12.

Table A8

**Wages, taxes and family payments for C10-dependent workers and families**  
**January 2001 – January 2026**  
(\$ per week, unless otherwise indicated)

Year	C10			Benefits						Disposable income
	Weekly Gross	Annual Gross	Weekly Net	Medicare exemption	FTB A	FTB B	FTB A Supp.	FTB B Supp.	Rental assist. max.	
2001	492.20	25,683.00	406.53	7.38	116.20	34.79	-	-	50.43	615.33
2002	507.20	26,466.00	416.81	7.61	122.92	36.82	-	-	52.46	636.62
2003	525.20	27,405.00	429.14	7.88	126.70	37.94	-	-	53.93	655.59
2004	542.20	28,292.00	444.77	8.13	130.48	39.06	-	-	55.40	677.84
2005	561.20	29,283.00	457.78	8.42	133.56	39.97	23.50	2.87	56.80	722.90
2006	578.20	30,170.00	475.40	8.67	139.06	41.02	24.06	5.88	58.27	752.36
2007	605.56	31,598.00	510.94	9.08	140.84	42.14	24.76	6.02	60.58	794.36
2008	615.82	32,133.00	538.06	9.24	147.46	43.54	25.60	6.23	61.84	831.97
2009	637.48	33,263.00	570.03	9.56	151.34	44.87	26.20	6.44	64.63	873.07
2010	637.48	33,263.00	572.90	9.56	156.94	46.55	27.28	6.65	65.61	885.49
2011	663.60	34,627.00	596.56	9.95	160.30	47.53	27.84	6.79	67.57	916.54
2012	686.20	35,806.00	614.52	10.29	164.64	48.79	27.84	6.79	70.02	942.89
2013	706.10	36,844.00	636.14	10.59	193.25	50.53	27.84	6.79	71.16	996.30
2014	724.50	37,804.00	648.47	10.87	199.74	52.56	27.84	6.79	72.84	1,019.11
2015	746.20	38,936.00	658.72	14.92	204.51	53.66	27.84	6.79	74.97	1,041.41
2016	764.90	39,912.00	670.69	15.30	208.54	54.58	27.84	6.79	76.14	1,059.88
2017	783.30	40,873.00	682.48	15.67	186.99	55.49	27.84	6.79	76.92	1,052.18
2018	809.10	42,219.00	698.99	16.18	186.99	55.49	27.84	6.79	78.12	1,070.40
2019	837.40	43,696.00	731.61	16.75	182.21	54.13	28.82	7.00	79.52	1,100.04
2020	862.50	45,005.00	749.55	17.25	185.56	55.11	29.38	7.13	80.78	1,124.76
2021	877.60	45,793.00	781.05	17.55	188.91	56.09	29.94	7.27	81.76	1,162.56
2022	899.50	46,936.00	804.76	17.99	191.24	56.77	30.20	7.34	84.00	1,192.30
2023	940.90	49,096.00	804.03	17.30	197.96	58.73	31.34	7.62	89.18	1,206.16
2024	995.00	51,919.00	838.66	19.90	213.36	63.28	33.72	8.25	108.64	1,285.81
2025	1,032.30	53,865.00	862.53	20.65	222.04	65.87	35.11	8.60	124.11	1,338.92
2026	1,068.40	55,749.00	885.64	21.37	227.36	67.48	35.95	8.81	128.94	1,375.55

Notes: Data for years 2001 to 2021 are from ACCER's 2021 submission to the Annual Wage Review. The C10 rate is taken from Manufacturing and Associated Industries and Occupations Award [MA000010], as at 1 January. Payments are calculated on the basis of the year being 52.18 weeks. From 2013 to 2016, the FTB A payment included the Schoolkids Bonus. Benefits are calculated based on two children aged 8 to 12.

Table A9

**Selected minimum wage rates as ratios of median earnings in main job  
August 1997 - August 2025**

(\$ per week, unless otherwise indicated)

Year August	Median Earnings \$ per week	NMW		C12		C10	
		\$ per week	% of median earnings	\$ per week	% of median earnings	\$ per week	% of median earnings
1997	581.00	359.40	61.9%	398.60	68.6%	451.20	77.7%
1998	615.00	373.40	60.7%	412.60	67.1%	465.20	75.6%
1999	652.00	385.40	59.1%	424.60	65.1%	477.20	73.2%
2000	694.00	400.40	57.7%	439.60	63.3%	492.20	70.9%
2001	712.00	413.40	58.1%	452.60	63.6%	507.20	71.2%
2002	750.00	431.40	57.5%	470.60	62.7%	525.20	70.0%
2003	769.00	448.40	58.3%	487.60	63.4%	542.20	70.5%
2004	800.00	467.40	58.4%	506.60	63.3%	561.20	70.2%
2005	843.00	484.40	57.5%	523.60	62.1%	578.20	68.6%
2006	900.00	511.86	56.9%	551.00	61.2%	605.56	67.3%
2007	940.00	522.12	55.5%	561.26	59.7%	615.82	65.5%
2008	1,000.00	543.78	54.4%	582.92	58.3%	637.48	63.7%
2009	1,000.00	543.78	54.4%	582.92	58.3%	637.48	63.7%
2010	1,050.00	569.90	54.3%	609.00	58.0%	663.60	63.2%
2011	1,100.00	589.30	53.6%	629.70	57.2%	686.20	62.4%
2012	1,150.00	606.40	52.7%	648.00	56.3%	706.10	61.4%
2013	1,153.00	622.20	54.0%	664.80	57.7%	724.50	62.8%
2014	1,208.00	640.90	53.1%	684.70	56.7%	746.20	61.8%
2015	1,230.00	656.90	53.4%	701.80	57.1%	764.90	62.2%
2016	1,250.00	672.70	53.8%	718.60	57.5%	783.30	62.7%
2017	1,284.00	694.90	54.1%	742.30	57.8%	809.10	63.0%
2018	1,342.00	719.20	53.6%	768.30	57.3%	837.40	62.4%
2019	1,380.00	740.80	53.7%	791.30	57.3%	862.50	62.5%
2020	1,431.00	753.80	52.7%	805.10	56.3%	877.60	61.3%
2021	1,495.00	772.60	51.7%	825.20	55.2%	899.50	60.2%
2022	1,518.00	812.60	53.5%	865.20	57.0%	940.90	62.0%
2023	1,600.00	882.80	55.2%	914.90	57.2%	995.00	62.2%
2024	1,709.50	915.90	53.6%	949.20	55.5%	1,032.30	60.4%
2025	1,747.00	948.00	54.3%	982.40	56.2%	1,068.40	61.2%

Notes: Over the period 1997 to 2021 the annual wage review decisions and their operative dates have varied. The Table assumes that the annual wage increase in each year was in operation before the month (August) in which the survey was undertaken. In 2006, 2007 and 2008 the wage increases came into operation after August. Median earnings for years 2014 to 2024 are from the Commission's Statistical Report of 7 March 2025 (Version 1, Table 8.1). The figure for 2023 is from the Commission's Statistical Report of 29 February 2024 (Version 1, Table 8.1). Median earnings for the years 2010 to 2012 are taken from the Commission's Statistical Report of 11 June 2021 (Version 11, Table 8.1). Median earnings for the years 1999 to 2009 are taken from the Commission's Statistical Report of 16 June 2011. The median earnings for 1997 are taken from Employee Earnings, Benefits and Trade Union Membership, Australia, August 1997, cat. no. 6310.0, page 30. The median earnings for 1998 are taken from Employee Earnings, Benefits and Trade Union Membership, Australia, August 1998, cat. no. 6310.0, page 30.

Table A10

**Safety net rates compared to Average Weekly Earnings**  
**November 1997-November 2025**  
(\$ per week, unless otherwise indicated)

Year November	Average Weekly Ordinary Time Earnings (AWOTE)	NMW		C12		C10	
		\$ per week	% of AWOTE	\$ per week	% of AWOTE	\$ per week	% of AWOTE
1997	712.10	359.40	50.5%	398.60	56.0%	451.20	63.4%
1998	739.30	373.40	50.5%	412.60	55.8%	465.20	62.9%
1999	760.20	385.40	50.7%	424.60	55.9%	477.20	62.8%
2000	798.80	400.40	50.1%	439.60	55.0%	492.20	61.6%
2001	843.10	413.40	49.0%	452.60	53.7%	507.20	60.2%
2002	882.20	431.40	48.9%	470.60	53.3%	525.20	59.5%
2003	929.60	448.40	48.2%	487.60	52.5%	542.20	58.3%
2004	964.90	467.40	48.4%	506.60	52.5%	561.20	58.2%
2005	1014.50	484.40	47.7%	523.60	51.6%	578.20	57.0%
2006	1045.40	511.86	49.0%	551.00	52.7%	605.56	57.9%
2007	1100.70	522.12	47.4%	561.26	51.0%	615.82	55.9%
2008	1158.50	543.78	46.9%	582.92	50.3%	637.48	55.0%
2009	1225.20	543.78	44.4%	582.92	47.6%	637.48	52.0%
2010	1274.10	569.90	44.7%	609.00	47.8%	663.60	52.1%
2011	1333.40	589.30	44.2%	629.70	47.2%	686.20	51.5%
2012	1392.80	606.40	43.5%	648.00	46.5%	706.10	50.7%
2013	1437.20	622.20	43.3%	664.80	46.3%	724.50	50.4%
2014	1474.50	640.90	43.5%	684.70	46.4%	746.20	50.6%
2015	1499.90	656.90	43.8%	701.80	46.8%	764.90	51.0%
2016	1532.00	672.70	43.9%	718.60	46.9%	783.30	51.1%
2017	1567.70	694.90	44.3%	742.30	47.3%	809.10	51.6%
2018	1606.60	719.20	44.8%	768.30	47.8%	837.40	52.1%
2019	1659.30	740.80	44.6%	791.30	47.7%	862.50	52.0%
2020	1712.20	753.80	44.0%	805.10	47.0%	877.60	51.3%
2021	1749.50	772.60	44.2%	825.20	47.2%	899.50	51.4%
2022	1805.70	812.60	45.0%	865.20	47.9%	940.90	52.1%
2023	1885.80	882.80	46.8%	914.90	48.5%	995.00	52.8%
2024	1972.90	915.90	46.4%	949.20	48.1%	1,032.30	52.3%
2025	2050.10	948.00	46.2%	982.40	47.9%	1,068.40	52.1%

Notes: Until 2005, wage increases were awarded in the first half of the calendar year. In 2006 wage increases awarded by the Australian Fair Pay Commission commenced in December 2006 and subsequent wage increases awarded by it commenced by November. Decisions from 2010 have taken effect on 1 July.

AWOTE data is from ABS Average Weekly Earnings, category number 6302.0, trend data for all persons, full time, adult, ordinary time earnings, as at November in the relevant year. Table 1 of November 2024 release covers years 2012 to 2024 (A84990044V). Table 1 of November 2011 release covers years 1997 to 2011 (A2810223V).

Table A11

**Disposable incomes of safety net families and national  
Household Disposable Income**  
(Couple parent and sole parent families with two children)  
**January 2001–January 2026**  
(\$ per week, unless stated)

Year January	Household Disposable Income per head (HDI)	NMW Family Disposable income		C12 Family Disposable income		C10 Family Disposable income	
		\$ per week	% of HDI	\$ per week	% of HDI	\$ per week	% of HDI
2001	408.55	553.80	135.6%	578.51	141.6%	615.33	150.6%
2002	449.83	573.16	127.4%	599.04	133.2%	636.62	141.5%
2003	443.04	591.41	133.5%	617.37	139.3%	655.59	148.0%
2004	469.78	609.60	129.8%	641.18	136.5%	677.84	144.3%
2005	502.90	663.43	131.9%	685.48	136.3%	722.90	143.7%
2006	519.31	686.40	132.2%	714.28	137.5%	752.36	144.9%
2007	563.23	731.95	130.0%	757.77	134.5%	794.36	141.0%
2008	602.10	758.09	125.9%	793.37	131.8%	831.97	138.2%
2009	669.59	796.03	118.9%	828.89	123.8%	873.07	130.4%
2010	667.59	808.36	121.1%	841.31	126.0%	885.49	132.6%
2011	711.33	840.44	118.2%	872.32	122.6%	916.54	128.8%
2012	746.61	864.41	115.8%	897.12	120.2%	942.89	126.3%
2013	749.40	915.54	122.2%	949.25	126.7%	996.30	132.9%
2014	777.70	938.24	120.6%	973.05	125.1%	1,019.11	131.0%
2015	800.36	961.70	120.2%	997.17	124.6%	1,041.41	130.1%
2016	800.07	980.78	122.6%	1,017.15	127.1%	1,059.88	132.5%
2017	811.22	973.71	120.0%	1,009.62	124.5%	1,052.18	129.7%
2018	828.81	994.61	120.0%	1,026.31	123.8%	1,070.40	129.1%
2019	852.10	1,013.16	118.9%	1,049.25	123.1%	1,100.04	129.1%
2020	870.58	1,035.32	118.9%	1,072.44	123.2%	1,124.76	129.2%
2021	919.99	1,060.72	115.3%	1,103.54	120.0%	1,162.56	126.4%
2022	953.53	1,090.04	114.3%	1,133.96	118.9%	1,192.30	125.0%
2023	962.32	1,118.02	116.2%	1,157.72	120.3%	1,206.16	125.3%
2024	975.53	1,211.76	124.2%	1,232.94	126.4%	1,285.81	131.8%
2025	1031.91	1,262.09	122.3%	1,284.07	124.4%	1,338.92	129.8%
2026	1104.37	1,291.14	116.9%	1,318.79	119.4%	1,375.55	124.6%

Notes: Household Disposable Income (HDI) figures have been calculated by the Melbourne Institute; see Table A1. The disposable incomes for families dependent on the NMW, C12 and C10 wage rates are taken from Tables A6, A7 and A8, respectively. Note the disposable incomes for both families are the same because they receive the same amount of family payments.

Table A12

**Safety Net Wages and Household Disposable Income – Single worker**  
**April 1997–January 2026**  
(\$ per week, unless otherwise indicated)

Year January	Household Disposable Income per head (HDI)	NMW			C10		
		gross	net	net as % of HDI	gross	net	net as % of HDI
1997	350.99	359.40	305.70	87.1%	451.20	367.96	104.8%
1998	360.85	359.40	305.70	84.7%	451.20	367.96	102.0%
1999	362.92	373.40	316.69	87.3%	465.20	376.43	103.7%
2000	387.65	385.40	326.11	84.1%	477.20	384.03	99.1%
2001	408.55	400.40	346.38	84.8%	492.20	406.53	99.5%
2002	449.83	413.40	354.76	78.9%	507.20	416.81	92.7%
2003	443.04	431.40	366.37	82.7%	525.20	429.14	96.9%
2004	469.78	448.40	377.93	80.4%	542.20	444.77	94.7%
2005	502.90	467.40	396.78	78.9%	561.20	457.78	91.0%
2006	519.31	484.40	412.84	79.5%	578.20	475.40	91.5%
2007	563.23	511.86	449.93	79.9%	605.56	510.94	90.7%
2008	602.10	522.12	467.59	77.7%	615.82	538.06	89.4%
2009	669.59	543.78	494.29	73.8%	637.48	570.03	85.1%
2010	667.59	543.78	497.17	74.5%	637.48	572.90	85.8%
2011	711.33	569.90	521.86	73.4%	663.60	596.56	83.9%
2012	746.61	589.30	537.49	72.0%	686.20	614.52	82.3%
2013	749.40	606.40	556.87	74.3%	706.10	636.14	84.9%
2014	777.70	622.20	569.44	73.2%	724.50	648.47	83.4%
2015	800.36	640.90	581.11	72.6%	746.20	658.72	82.3%
2016	800.07	656.90	573.79	71.7%	764.90	670.70	83.8%
2017	811.22	672.70	606.23	74.7%	783.30	682.48	84.1%
2018	828.81	694.90	623.78	75.3%	809.10	698.99	84.3%
2019	852.10	719.20	647.10	75.9%	837.40	731.61	85.9%
2020	870.58	740.80	662.54	76.1%	862.50	749.55	86.1%
2021	919.99	753.80	681.67	74.1%	877.60	781.05	84.9%
2022	953.53	772.60	705.04	73.9%	899.50	804.76	84.4%
2023	962.32	812.60	716.94	74.5%	940.90	804.03	83.6%
2024	975.53	882.80	766.85	78.6%	995.00	838.66	86.0%
2025	1,031.91	915.90	788.04	76.4%	1,032.30	862.53	83.6%
2026	1,104.37	948.00	803.64	72.8%	1,068.40	885.64	80.2%

Notes: The gross and net wages for 1997 are at April of that year following the decision of the Safety Net Review Case, April 1997. The HDIs for the period 2001 to 2025 are taken from Table A1 and are at January each year. The HDI for 1997 to 2000 is taken from Poverty Lines Australia: September Quarter 2023. The NMW column includes the FMW before 2010.

Table A13

**Ratio of disposable income of selected households to their  
60 per cent of median income poverty lines  
September 2025**

Adapted from Table 8.6 of the Commission's Statistical Report of 6 March 2026

	Household	60% median income (PL, \$pw)	Disposable income (DI) NMW-dependent		Disposable income (DI) C10-dependent	
			\$pw (derived)	Ratio DI:PL	\$pw (derived)	Ratio DI:PL
1	Single adult	729.16	824.00	1.13	904.00	1.24
2	Single parent working full time, 1 child	947.91	1,185.00	1.25	1,251.00	1.32
3	Single parent working part time, 1 child	947.91	806.00	0.85	853.00	0.90
4	Single parent working full time, 2 children	1,166.66	1,307.00	1.12	1,388.00	1.19
5	Single parent working part time, 2 children	1,166.66	933.00	0.80	980.00	0.84
6	Single-earner couple, one with Newstart/JobSeeker	1,093.74	1,148.00	1.05	1,148.00	1.05
7	Single-earner couple	1,093.74	842.00	0.77	908.00	0.83
8	Single-earner couple, one with Newstart/JobSeeker, 1 child	1,312.49	1,365.00	1.04	1,378.00	1.05
9	Single-earner couple, 1 child	1,312.49	1,181.00	0.90	1,247.00	0.95
10	Single-earner couple, one with Newstart/JobSeeker, 2 children	1,531.24	1,501.00	0.98	1,516.00	0.99
11	Single-earner couple, 2 children	1,531.24	1,317.00	0.86	1,393.00	0.91
12	Dual-earner couple	1,093.74	1,291.00	1.18	1,422.00	1.30
13	Dual-earner couple, 1 child	1,312.49	1,536.00	1.17	1,601.00	1.22
14	Dual-earner couple, 2 children	1,531.24	1,669.00	1.09	1,715.00	1.12

The 60% median income poverty line (PL) data and ratios are taken from the Table 8.6 of the Commission's Statistical Report of 6 March 2026 (Version 1). The disposable incomes of NMW- and C10- dependent households are derived from the ratios, rounded to the nearest dollar.