

## Australian Jobs profile for February 2012

Prepared by Australian Development Strategies Pty Ltd

This report has been prepared as an educational and public relations exercise and has not been designed as an advisory tool for business and we take no responsibility for those who use it for these purposes. The sampling errors for smaller Labour Force regions are often large and the raw figures used cannot be easily adjusted for seasonal trends. The statistical significance of the profiles also need to be considered. We repeat, caution is urged in any interpretation of these statistics. We acknowledge and thank the Australian Bureau of Statistics for the provision of original data, Dr Otto Hellwig of MDS for the HES microsimulation modelling and Phil Henry of Business Geographics for the mapping.

## **Summary of Results**

This is the first time we have modelled <u>per capita employment</u> as <u>well as unemployment</u> and it was felt to be a good check on who is leaving the workforce but not identifying as unemployed. This hidden unemployment has been growing over the past year, hiding a much higher real level of unemployment.

Some 18 of 69 Labour Force regions had <u>unemployment growth</u> on or above 1.5 percent to Feb 2012, putting them on the RUIN recession risk list.

The worst 18 regions were a mix of rural and regional Australia and some richer inner city suburbs from the capital cities. Profiling confirms we were looking here at regions dominated by older persons transitioning to retirement, and the rich. The richer groups were high SES professionals, with Arts degree and Education backgrounds, paying a lot of money on private and Catholic school fees.

The regions which have been seeing <u>reduced unemployment</u> in the past year were large parts of WA, SA and some provincial cities along the east coast. Profiling confirms these were dominated by mining workers, especially those who commuted by FIFO or DIDO and workers in utilities. Both of these industries have had large increases in wages and employees in the past four years.

There was also a big component of self-help in the profiles: middle aged persons getting jobs after graduating from the local TAFE in subjects like literacy and numeracy, job searches and social skills.

When we looked at the top 29 regions for <u>declining per capita employment</u> we found regions where jobs growth hadn't kept pace with higher levels of population growth. Six of the 14 Queensland regions were on the list of regions losing jobs, including Gold Coast North, *which has seen 20 percent of its workforce lose their jobs in the past year*. Half the regions of NSW and Victoria were also on the list.

There was a mix of rust belt provincial cities and rural regions and inner city regions from Brisbane, Adelaide, Sydney, Melbourne and even central Perth, where a small growth in jobs had not kept pace with a large increase in population. The profiling showed *those regions losing employment were soft green*: professional women with one child attending a high fee Catholic or Non Govt School. We found agnostics, arts degrees, public sector white collar jobs, teachers, health professional and architects.

These regions gaining per capita employment in the past 12 months would have been a lot shorter without Western Australia. Five of the seven WA regions were on the list. The top six regions were rural, mainly from NSW, Queensland, WA and Tasmania. The rest were middle class urban.

The profile of those areas gaining per capita employment included the self-help TAFE students we saw earlier reducing their unemployment profiles, along with miners and farm workers. There were also some younger mothers who look like they were moving back into the workforce, following changes to welfare to work guidelines.

The last of the stereotype tables looked at <u>workers who were losing jobs but not identifying as unemployed</u>. Normally there's twice as many persons in the Labour Force as Not in the Labour Force, but last year the Labour Force grew by 51,000 while the Not in the Labour Force grew by 174,500. A reasonable disincentive to joining the Labour force would appear to be that, of the extra 51,000 in the Labour Force, 32,100 or 63 percent were unemployed. These are not encouraging odds.

These disproportionate additions to the Not in the Labour Force appear to include skilled white collar males and females formerly employed in Admin consulting. The remaining two groups were male chippies and women working in retail and hospitality. The, job, age and ethnic composition of these last two blue collar groups tags them as Howard Battlers from the boomer generation who leveraged up their homes in 2006 to pour money into super schemes ... just before the GFC hit. Now they're stuck with mortgage stress and having increasing difficulty finding part time jobs to top up their low super earnings. Becoming formally unemployed is not attractive for this group and they are either working or retired.

The <u>profiling charts</u> cover employment and unemployment trends going back to 1993. During the past year unemployment has been rising more rapidly in high SES regions and a surge in high SES unemployment in the past quarter is similar to a surge in high SES unemployment before the GFC. Longer term trends show there is often a jump in high SES jobless just before a general increase in unemployment. For some time it has been a lot easier to sack a highly paid professional consultant than a low paid unionised blue collar worker. The consultant simply fails to secure an additional contract, whereas the sacked unionised worker – especially under the new Fair Work Australia - has a range of appeal mechanisms available which can be costly and time wasting for a small business.

The real problems occur when the business itself starts to go under. Of concern here is the chart headed <u>Unemployed by Sources of Debt</u>, which shows that small incorporated businesses carrying high levels of investment loan debt were themselves developing a higher unemployment profile over the past year.



Any successful small business carries high levels of both debt and income, but it seems those with debts outweighing incomes are starting to go under. It is this failure of small business which starts the chain reaction of unemployment for low to medium income workers across the broader national economy.

The remaining charts cover subjects of general interest. These include the fact that the profile of those recently falling on hard times includes those Green demographics in the inner cities that are most likely to be employed in normal times. A female Arts graduate working as a teacher, in Feb 2012 had as much chance of losing her job as a female cab driver, shop assistant or bar attendant. This may have something to do with the fact that the recent slump in the ALP national primary vote has not been going to the Greens.

The employment and unemployment profiles by family income are compared to the voting profiles for the ALP and the Greens, also by family income. They infer the ALP's 4.7 million primary votes in 2010 were mainly restricted to the bottom half of Family Incomes, made up of 6.4 million Australians not in the workforce plus about three million low income families in receipt of Government welfare churn. The ALP gained an additional 1.2 million second preferences in 2010, mainly coming from third income quartile families independent of the Government welfare net, who voted Green one, Labor two.

## **Method and Presentation**

This profile is based on data collected by the Australian Bureau of Statistics. The primary source is the monthly Labour Force survey by Regions (6291.0.55.001), but includes national data from 6202.0, detailed quarterly data from 6291.0.55.003, earnings by industry 6302.0 and Demographic Statistics 3101.0.

The modelling used by ADS compares this cross section of data with our elaborate database and uses inferential statistics to project these sample results onto all Australian postcodes and Census Collectors Districts.

We present here in the Stereotype Tables the simple correlation between our database and the unemployment figures by region. For the first time here we have also began to model employment, expressed as a percentage of the total population. Employment and Unemployment charts have been clearly labelled accordingly. The correlations have been ranked to typically show those which are normally significant to 95 percent or more (0.23). In other words, there's a five percent probability the correlations in the table are due to chance. The higher the correlation, plus or minus, the lower the probability it is due to chance.

The Correlation Charts should be read the same way as the worm debating chart – the zero line is neutral and the score heightens as the correlation increases its distance above or below the zero line. A positive correlation with arrears shown above the zero line means that the demographic group in question is concentrated in the postcodes with high or increasing levels of unemployment. A negative correlation means they're concentrated in suburbs where unemployment is lower or getting lower.

Many of the cultural variables like religion or ethnicity are useful descriptors, appear in the correlations, but only a few of them persist through higher levels of statistical number crunching and drive behaviour. But if we talk about any variable at length or in detail, it's usually because they've turned out to be important at the subsequent modelling stage. These drivers can be occupation, qualification, age, welfare dependence, previous unemployment, home loan arrears etc. The current model explains some 63 percent of the variation in February quarter unemployment across all Labour Force Regions, leaving a third due to local or state factors.

Some of the modelled data for unemployment is presented in the online maps, down to postcode level. The data is available from ADS down to CCD level via <a href="www.elaborate.net.au">www.elaborate.net.au</a>. Material in the ADS elaborate database is based on data from the ABS Census, Electoral Commissions, Household Expenditure Surveys modelled by MDS Data Systems, Fitch Ratings data on home loan arrears and a wide range of published data on political and economic behaviour.

Labour Sana Rasina		Unem Rate	
Labour Force Regions  West Moreton	Feb 11	Feb 12	11
	2.8	13.7	10.8
Southern Melbourne	3.8	6.7	3.0
East Perth	2.6	5.4	2.8
Mersey-Lyell SRS Tas	8.6	11.2	2.6
Central Western Sydney	4.0	6.6	2.6
Northern-North West Qld	4.1	6.7	2.6
Illaw arra excluding Wollongong	5.1	7.7	2.6
Northern SRS Tas	6.7	8.9	2.2
North Eastern Melbourne	4.1	6.2	2.1
Northern, North Western and Central West	5.2	7.3	2.0
Inner Melbourne	3.8	5.8	2.0
NORTHERN TERRITORY	3.1	5.0	1.9
Wide Bay-Burnett	6.6	8.5	1.9
Richmond-Tw eed and Mid-North Coast	5.6	7.4	1.8
Inner Sydney	3.4	5.0	1.7
Eastern Suburbs Sydney	2.6	4.1	1.5
Goulburn-Ovens-Murray	6.2	7.7	1.5
Gold Coast North SRS	7.8	9.3	1.5
Greater Hobart	5.1	6.5	1.4

Code	Unem Feb 2011	Unem Feb 2012	Feb 2012 minus Feb 2011	
f65-69 no kids	-0.38	0.19	0.57	0.4
fOther Christ	-0.08	0.40	0.48	0.17
fosInadequately described	-0.17	0.29	0.46	1.20
Other Christ	-0.09	0.35	0.44	0.16
fEducation	-0.26	0.08	0.33	11.35
f65-69 one kid	-0.12	0.20	0.32	0.3
fosflnadequately described	-0.35	-0.03	0.32	1.18
Non Govt Total Fees 06_07	-0.36	-0.05	0.31	\$4,032
f45-49 one kid	-0.25	0.03	0.29	1.0
f35-39	-0.16	0.11	0.27	7.39
Education	-0.38	-0.11	0.27	4.25
fosfSociety & Culture	-0.21	0.05	0.26	11.82
f55-59 one kid	-0.16	0.10	0.26	0.7
Non Govt Sec Fees 06_07	-0.24	0.02	0.26	\$4,298
Catholic Total Fees 06_07	-0.27	-0.02	0.25	\$1,677
SES	-0.44	-0.19	0.25	96.5
Catholic Prim Fees 06_07	-0.28	-0.03	0.24	\$888
Non Govt Prim Fees 06_07	-0.38	-0.13	0.24	\$2,134
Govt Total Fees 06_07	-0.35	-0.11	0.24	\$208

<u>Table 1.</u> We show at top left our traditional Regional Unemployment Index (RUIN) for regions showing the highest increase in unemployment during the past year. An increase of 1.5 percent in 12 months can be considered enough to put that region into a recession and that applies to the top 18 on this list. We see an interesting mix of regional Australia and some seriously rich suburbs in Melbourne and Sydney.

At top right we rank correlations between rising increasing unemployment in Labour Force regions and our database. This stereotype is a demographic snapshot of the regions at top left. So we can see rising unemployment regions characterised by female workers in their thirties and older female workers, with no children or one child. This latter group is typically professional and in this case they and their spouses were high SES, with Arts degrees and Education industry backgrounds and were sending their children to high SES private or Catholic schools, or Govt schools in richer areas. This is not an encouraging chart for the Non Govt or Catholic School sectors.



Labour Force Regions	Unem Rate Feb 11	Unem Rate Feb 12	Unem Rate Feb 12 minus Feb 11
Far West NSW	9.9	0.0	-9.9
Southern Tas	8.7	5.9	-2.8
Far North Qld	13.0	10.3	-2.7
lpsw ich City	8.0	5.6	-2.5
Western Adelaide	6.3	3.9	-2.4
Southern and Eastern SA	5.9	3.7	-2.2
Balance WA	4.3	2.1	-2.2
New castle SRS	6.5	4.4	-2.1
Hunter excluding New castle	2.3	1.0	-1.4
South and East Brisbane	8.3	7.0	-1.3
Northern Adelaide	9.3	8.0	-1.3
Mornington Peninsula	5.2	4.0	-1.2
South East Perth	4.8	3.6	-1.2
Gosford-Wyong	7.2	6.0	-1.2
North Western Sydney	7.0	6.0	-0.9
Canterbury-Bankstown	8.6	7.8	-0.9
South Eastern Melbourne	8.8	8.1	-0.8
Mackay-Fitzroy-Central West	6.3	5.6	-0.7
Lower Western WA	5.6	4.9	-0.7

			Feb 2012	Aust
	Unem	Unem	minus	Means
Code	Feb 2011	Feb 2012	Feb 2011	(RHS)
fosMixed Field Programs	0.30	-0.12	-0.42	0.12
Employed/away from work	0.08	-0.33	-0.42	2.03
Mining	-0.01	-0.35	-0.35	1.89
fSalvation Army	0.34	0.02	-0.32	0.34
Total Income To Total Debt Per 0	0.12	-0.19	-0.31	.84
fGerman	0.03	-0.28	-0.31	0.41
f55-59 two kids	0.15	-0.15	-0.30	2.8
Not Stated	0.31	0.02	-0.30	2.98
Cars Not Stated	0.29	-0.01	-0.29	3.72
Rented Other	0.13	-0.15	-0.28	1.89
Mort Not Stated	0.13	-0.15	-0.27	9.42
Utilities	0.14	-0.14	-0.27	1.40
PredArrearsSep10_mean	0.39	0.13	-0.26	1.3
fYear 9	0.32	0.06	-0.26	6.93
Mort \$400-549	0.36	0.10	-0.26	6.11
f80-84 one kid	-0.02	-0.28	-0.26	0.3
f55-59 three kids	0.25	0.00	-0.25	1.9
55-59	0.19	-0.05	-0.24	6.52
45-49	0.23	-0.01	-0.24	7.31

<u>Table 2.</u> Shows at top left those Labour Force regions with the biggest falls in unemployment over the past year. Far West NSW is a tiny region with sampling errors too scary for it to be taken seriously, while Far North Queensland has had consistently very high unemployment since the resources boom drove up the Aussie dollar and still has, albeit a bit lower. The other areas with fast dropping unemployment include normally higher unemployment blue collar industrial regions in NSW, Victoria and Queensland.

The stereotype of these regions at top right features mining jobs, especially of the fly in fly out or drive in drive out kind or jobs in utilities. These industries are both low SES, but have had prodigious increases in incomes in the past four years. These incomes have been rising faster than their debts, increasing their income to debt ratios. There's a big component of self-help prior to returning to workforce in here, with Mixed Field Programs, which are typically VET courses at TAFE in subjects like literacy and numeracy, job searches and social skills. These workers tend to be 45-60, with more kids than the same age groups in Table 1. These new workers are cashing in on the mining boom and the lack of any kind of effective control over utility charges and employment.



			Per Capita jobs	
			Feb 12 minus	Jobs Feb 12
Labour Force Regions	Per Capita	Per Capita Jobs Feb 12	Per Capita jobs	minus Jobs Feb 11
Gold Coast North SRS		0.45		
	0.56	00	-0.11	-6265
Illaw arra excluding Wollongong	0.48	0.40	-0.09	-11728
Hunter excluding New castle	0.49	0.43	-0.06	-5572
All Gippsland	0.53	0.48	-0.06	-13459
Central Highlands-Wimmera	0.50	0.45	-0.05	-9738
Northern-North West Qld	0.55	0.51	-0.04	-9583
Brisbane City Inner Ring	0.60	0.56	-0.04	-13223
Richmond-Tw eed and Mid-North Coast	0.43	0.40	-0.04	-17739
Eastern Adelaide	0.54	0.51	-0.04	-7829
West Moreton	0.49	0.46	-0.03	-2180
Inner Western Sydney	0.56	0.52	-0.03	-5495
Northern, North Western and Central West	0.50	0.47	-0.03	-14076
Outer Eastern Melbourne	0.55	0.52	-0.03	-11042
Canterbury-Bankstow n	0.44	0.41	-0.03	-9280
Mersey-Lyell SRS Tas	0.45	0.42	-0.03	-2897
Outer South Western Sydney	0.51	0.48	-0.03	-5746
Inner Eastern Melbourne	0.53	0.51	-0.03	-12183
Outer Western Melbourne	0.50	0.47	-0.03	-13841
Eastern Suburbs Sydney	0.58	0.56	-0.02	-4265
Mornington Peninsula	0.50	0.48	-0.02	-4324
Inner Melbourne	0.68	0.66	-0.02	-3549
Low er Northern Sydney	0.58	0.56	-0.02	-4138
Sunshine Coast	0.48	0.46	-0.02	-3609
Southern Adelaide	0.53	0.51	-0.02	-4377
North Western Sydney	0.51	0.49	-0.02	-6401
Inner Sydney	0.60	0.59	-0.02	-3243
Central Perth	0.57	0.56	-0.01	34
Far North Qld	0.47	0.46	-0.01	-556
New castle SRS	0.49	0.48	-0.01	-1227

<u>Table 3</u>. Shows regions which have been losing the most per capita jobs over the past year to Feb 2012.

The Australian mean is about 50% shown here as .50, meaning every second person on average has a job.

The biggest per capita job losses have been about 11 percent of the population in Gold Coast North, which is about 18 percent of the working population. Six of the 14 Labour Force regions in Queensland feature in this table, due mainly to the impact of the high dollar on tourism and the fact that people don't want to move to Queensland any more.

Other regions here include a fair slice of Victoria and New South Wales and Adelaide.

Apart from Queensland and the blue collar rural regions the thing that stands out is that these regions tends to be inner urban and rich.

We see inner city Brisbane, inner city Melbourne, Eastern Adelaide, inner city Sydney and the high SES Inner West and Lower Northern Sydney. Despite all the wealth and bluster of the current WA mining boom, we even see Central Perth. You can see here that this region is the only one with a net gain in jobs, but a per capita loss, due to the high rate of population growth for WA pulling down the per capita figures over the past year.

Given the fact that Australia has been growing by about 320,000 persons per annum, we need jobs growth of 180,000 just to keep pace and last year the jobs growth figure was only 18,900. There were some 207,531 jobs lost across these 29 regions last year.



	Employ	Employ	Feb 2012	Aust
	FebQ	FebQ	minus	Means
Code	2011	2012	Feb 2011	(RHS)
f65-69 no kids	0.20	-0.02	-0.38	0.4
f65-69 one kid	0.12	-0.02	-0.31	0.3
Catholic Total Fees 06_07	0.37	0.27	-0.29	\$1,677
PredUnemployed_mean_May 09	-0.13	-0.29	-0.26	5.5
Non Govt Sec Fees 06_07	0.40	0.33	-0.26	\$4,298
Non Govt Total Fees 06_07	0.54	0.47	-0.26	
fosfSociety & Culture	0.50	0.44	-0.25	11.82
Admin consulting	0.39	0.34	-0.25	2.73
fosInadequately described	0.24	0.13	-0.25	1.20
Govt Total Fees 06_07	0.54	0.47	-0.24	\$208
Mort \$1200-1399	-0.08	-0.16	-0.23	9.58
Rented Agent	0.60	0.54	-0.23	13.47
f55-59 one kid	0.14	-0.01	-0.23	0.7
Rel Other	0.57	0.53	-0.22	0.91
fRel Other	0.39	0.32	-0.22	0.49
f75-79 no kids	0.23	0.11	-0.21	0.3
Education	0.42	0.35	-0.21	4.25
Secondary Ind	0.44	0.38	-0.21	1.08
fosHealth	0.46	0.38	-0.21	3.29
f60-64 one kid	0.02	-0.08	-0.21	0.5
f80-84 no kids	0.25	0.15	-0.21	0.3
Mort \$1400-1599	0.08	0.02	-0.21	7.26
fosfArchitecture & Building	0.71	0.69	-0.20	0.68
f55-59 no kids	0.41	0.31	-0.20	0.8
Real Estate	0.44	0.38	-0.20	1.50
f60-64 no kids	0.19	0.06	-0.20	0.6
Catholic Sec Fees 06_07	0.23	0.18	-0.20	\$2,089
Green 2010 Votes	0.61	0.58	-0.19	11.5

<u>Table 4</u>. At left, shows the demographic stereotype which best describes those persons living in the regions show in Table 3, specifically those groups who have been losing employment over the past year.

This stereotype will tend to overlap with stereotype to the top right of table 1but it won't be the same, because while many people who lose their job tend to move into the ranks of the 700,000 unemployed, but many retire, spend more time with the kids, start an adult education course, or take a year off to travel or do some voluntary work. There are about 6.4 million of these persons in Australia at the moment and another 4.1 million kids under 15 or in the military.

So, the unemployed are only a small proportion of those not actually in the Labour Force and here we are trying to find out who might be losing their jobs, but not formally becoming unemployed.

The scary thing in this table is the group who were unemployed in May 09, when the full impact of the GFC was being felt in the labour market.

In general terms this is a very soft green stereotype: we see few kids and those we do see are in expensive Catholic, Non Govt or high SES Govt schools. We have agnostics, art degrees, public sector white collar jobs, teachers, health professionals, architects.

This is a picture of very well to do, high SES and normally economically secure urbanised Australians who would normally vote Green or Labor. In the last Newspoll Federal Labor dropped four points and all but one of these by-passed the Greens, going straight to independents.



			Per Capita jobs	
			Feb 12 minus	Jobs Feb 12
Labour Force Regions	Per Capita	Per Capita Jobs Feb 12	Per Capita jobs	minus Jobs Feb 11
Far West NSW	0.35	0.41	0.06	
Darling Downs-South West	0.35	0.41	0.06	1536 16246
Gosford-Wyong	0.47	0.52	0.05	17523
Wide Bay-Burnett	0.39	0.44	0.03	17523
Balance WA	0.59	0.42	0.04	12349
Southern Tas	0.39	0.33	0.03	1125
lpsw ich City	0.39	0.42	0.03	5833
Northern and Western SA	0.40	0.45	0.03	4606
Central Western Sydney	0.45	0.47	0.02	8388
Western Adelaide	0.47	0.48	0.02	5187
Southern Melbourne	0.53	0.55	0.02	11365
South West Perth	0.51	0.53	0.02	10896
St George-Sutherland	0.53	0.55	0.02	10767
South Eastern NSW	0.52	0.54	0.02	4865
Murray-Murrumbidgee	0.47	0.49	0.01	5249
South East Perth	0.52	0.53	0.01	10232
South and East Brisbane	0.49	0.50	0.01	8534
Low er Western WA	0.47	0.49	0.01	7964
East Perth	0.50	0.51	0.01	6834
Gold Coast South SRS	0.51	0.51	0.01	8986
Central Northern Sydney	0.52	0.52	0.01	5791
Southern and Eastern SA	0.50	0.51	0.01	2939
North Western Melbourne	0.49	0.50	0.01	4392
Northern Adelaide	0.45	0.46	0.01	3669
South Eastern Melbourne	0.45	0.45	0.01	5603
Loddon-Mallee	0.49	0.49	0.00	3610
Barw on-Western District	0.48	0.49	0.00	4705
Fairfield-Liverpool	0.42	0.42	0.00	2949
Goulburn-Ovens-Murray	0.45	0.45	0.00	2706

<u>Table 5</u>. At left, shows those regions which have been gaining the most jobs over the past year. These will tend to be the same regions with unemployment falls that we saw in Table 2, but not necessarily.

Jobs growth can come from other regions or from the ranks of those transitioning to retirement. We often see teachers become miners because the pay is better and the ore trucks don't answer back. The semi-retired also regularly troop back into the workforce whenever interest rates are cut or the share market falls.

These regions tended to have low per capita employment participation rates in Feb 2011 but better rates in Feb 2012. They are overwhelmingly low SES regions where we have seen a surge in mining jobs, particularly for iron ore in WA and coal seam gas in Queensland and New South Wales, and some respectable recoveries in Agriculture jobs.

There are also some urban middle class regions which may have been getting benefits from a national growth in public sector jobs in health, education or public admin.

There are some 207,460 jobs created in the past 12 months from this list of 29 regions, almost exactly the same number of jobs lost in Table 3.

Towards the bottom of the list, the eight SA and Victorian regions have been basically marking time, with jobs growth keeping up with population growth. When we compare this table with Table 3, we see that NSW and Victoria are not doing particularly well at all and that, without mining and gas jobs, the national Australian economy would be very sick indeed.

	Employ	Employ	Feb 2012	
	FebQ	FebQ	minus	Means
Code	2011	2012	Feb 2011	(RHS)
Rented Other	-0.23	-0.13	0.28	1.89
Mort Not Stated	-0.29	-0.20	0.27	9.42
Other Tenure	-0.22	-0.16	0.27	
fosMixed Field Programs	-0.29	-0.12	0.26	0.12
Total Income To Total Debt Per Cap	-0.13	-0.01	0.25	.84
Employed/away from work	-0.17	-0.05	0.24	2.03
Rent \$0-49	-0.33	-0.27	0.22	9.46
Commute Other	-0.18	-0.11	0.22	0.77
fosAgriculture & Environment	-0.35	-0.31	0.20	4.09
fAgriculture\ forestry & fishing	-0.35	-0.31	0.20	4.06
40-44	0.08	0.19	0.19	
Mort \$250-399	-0.52	-0.49	0.19	
Church Christ	-0.11	-0.07	0.19	
Agriculture\ forestry & fishing	-0.36	-0.34	0.19	6.77
Mort \$400-549	-0.57	-0.53	0.19	6.11
Other Prot	0.05	0.14	0.18	
fChurch Christ	-0.09	-0.04	0.18	0.31
Cars Not Stated	-0.36	-0.28	0.18	
f20-24 three kids	-0.36	-0.30	0.18	
f30-34 two kids	-0.53	-0.48	0.18	2.1
FamInc_Part_Inc	0.03	0.06	0.18	10.36
Four or More	-0.35	-0.31	0.17	5.29
f15-19 one kid	-0.33	-0.27	0.17	
fOther Prot	0.05	0.13	0.17	0.32
Quals NS	-0.29	-0.23	0.17	20.91
fSalvation Army	-0.56	-0.49	0.17	0.34

<u>Table 6</u>. Shows the demographic stereotype which best describes those persons living in the regions shown in Table 4, specifically those groups which have been gaining employment over the past year.

We can tell that these are miners and farm workers, living in concessional rental or purchase arrangements typical of these two industries. The miners we see here are overwhelmingly of the fly in fly out or drive in drive out type and well paid.

There's a bit of an evangelical streak with Church of Christ and Other Protestant.

We see younger families, with kids, studying selfimprovement courses at the local TAFE to get back into the workforce.

The other interesting group is those where the Family Income is only Partly Included. This is quite a large group of families, more than one in ten, where the spouse, usually the female, has a regular job, often in the public sector, while the husband is running a small business.

Her income is known and entered on the Census Form, but his income is totally up to the accountant to figure out and hence is not entered.

These are groups of younger Australians who have put the effort into securing new, well-paid jobs in areas where jobs are normally pretty scarce.

	PC	Unem		
	Employ	Feb 2012	Employ	Aust
	lost to	minus	Ch minus	Means
Code	Feb 12	Feb 2011	Unem Ch	(RHS)
Admin consulting	0.25	0.09	0.16	2.73
Rel Other	0.22	0.07	0.15	0.91
Mort \$1400-1599	0.21	0.03	0.17	7.26
Construction	0.18	-0.03	0.21	12.21
fSales	0.17	-0.10	0.27	12.65
fosArchitecture & Building	0.16	-0.03	0.19	9.86
fNetherlands	0.16	-0.01	0.17	0.40
fUnemployed	0.15	-0.01	0.16	2.82
f75-79 one kid	0.15	-0.08	0.23	0.3
Retail	0.14	0.00	0.15	8.66
Netherlands	0.11	-0.06	0.17	0.42
Dutch	0.11	-0.04	0.16	0.17
fGermany	0.10	-0.14	0.25	0.58
Unemployed	0.10	-0.09	0.19	3.43
fRetail	0.10	-0.14	0.24	13.77
f70-74	0.09	-0.07	0.16	3.30
fQuals Inad Desc	0.09	-0.08	0.17	3.48
Mortgage stress	0.08	-0.07	0.15	30.28
Technical & trades	0.08	-0.13	0.21	22.02
f75-79 two kids	0.08	-0.09	0.17	0.8
f70-74 no kids	0.08	-0.19	0.27	0.3
f65-69 two kids	0.07	-0.10	0.17	1.3
Did not commute	0.07	-0.13	0.20	10.84
fAdmin consulting	0.07	-0.16	0.23	3.50
fUtilities	0.06	-0.14	0.20	0.44
fAccom & Food	0.05	-0.19	0.24	8.38

<u>Table 7</u>. These are the workers who were losing employment over the past 12 months and dropping out of the workforce altogether, reducing the Labour Force Participation Rate and not pushing up the unemployment rate.

We can see here lots of what appear to be skilled blue collar male construction workers – chippies.

There are blue collar female sales workers in retail and hospitality.

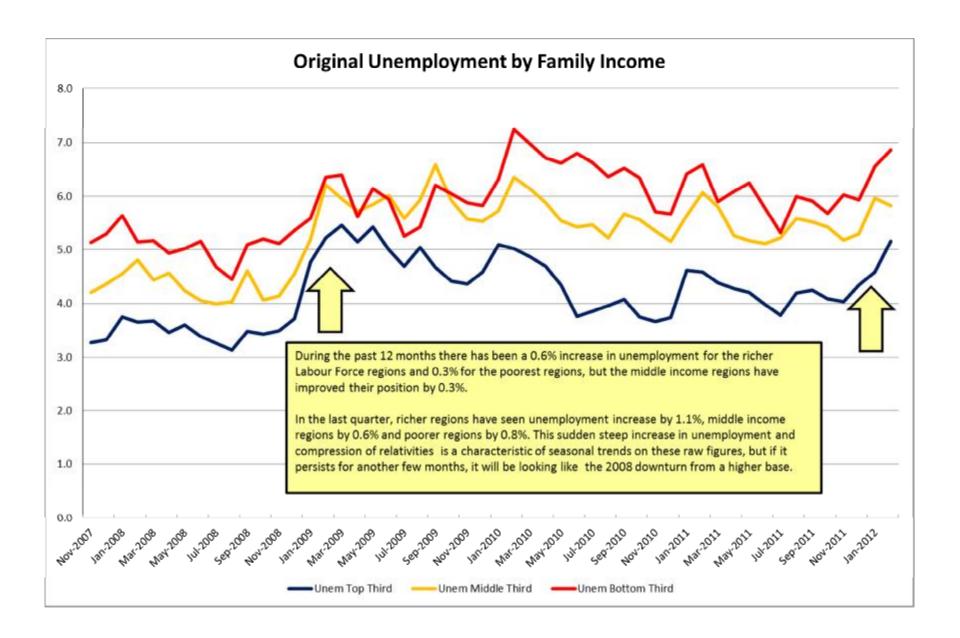
We also see skilled white collar males and females formerly employed in Admin consulting.

These three groups have been hit by the winding back of the stimulus, the rising Aussie dollar and the lack of consumer confidence.

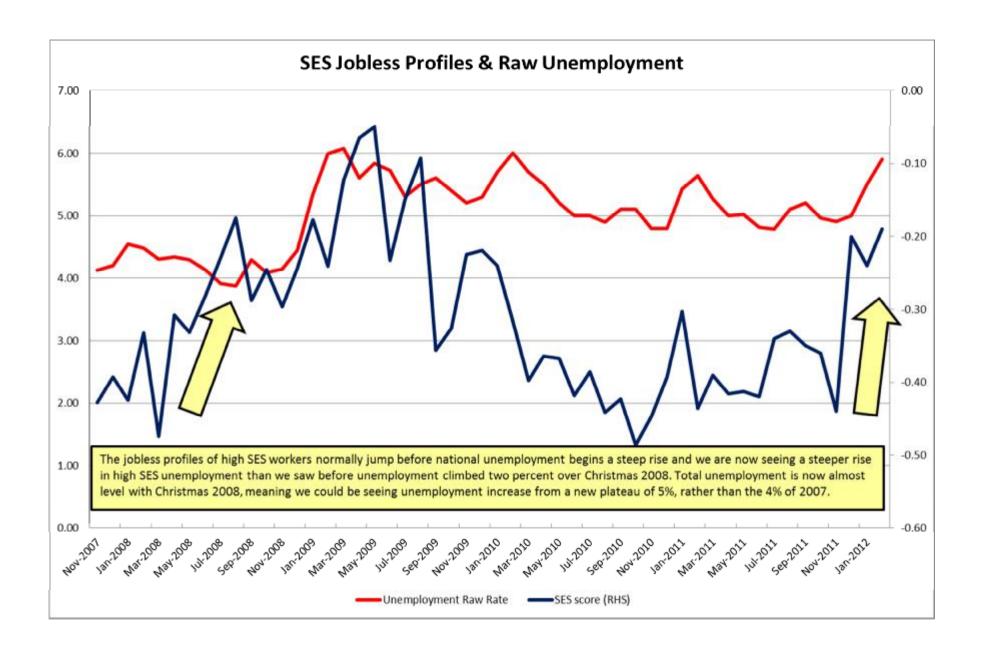
The age and ethnic composition of these workers tags them as post world war two boomers who moved back into the workforce because of reduced income from superannuation investments.

Sadly, it looks like they comprise the age group which took advantage of the new concessions for super investments from 2006, which encouraged many skilled blue collar Howard battlers to leverage up the family home and pour the money into super ... just before the GFC.

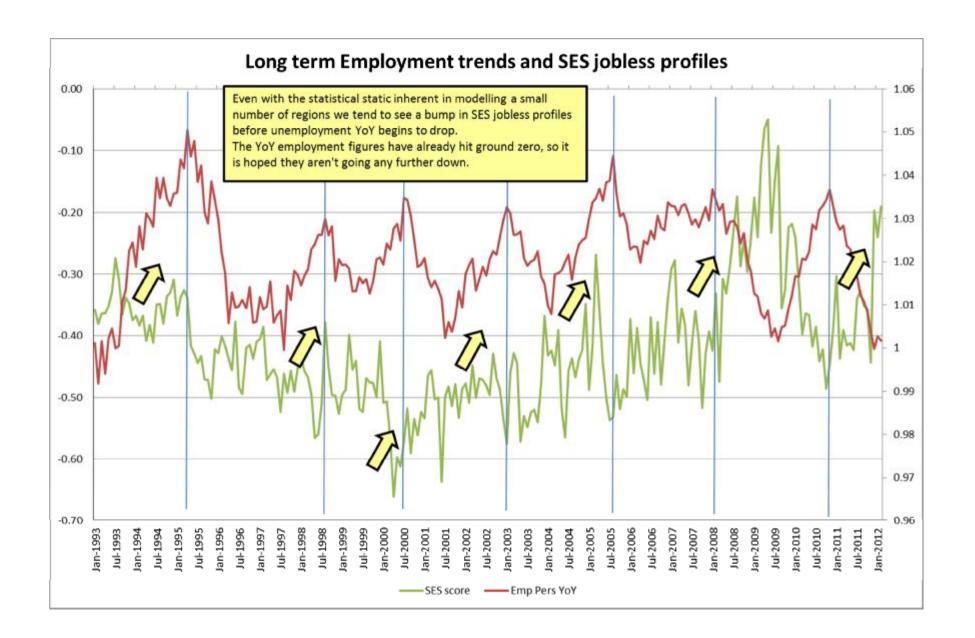
Now they're stuck with low super incomes and mortgage stress.



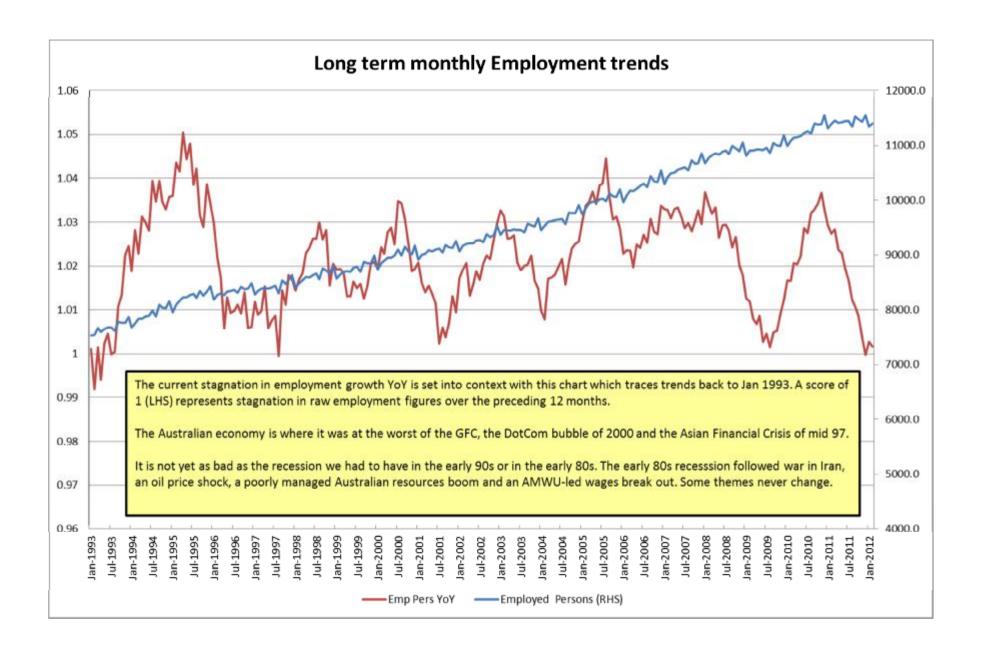




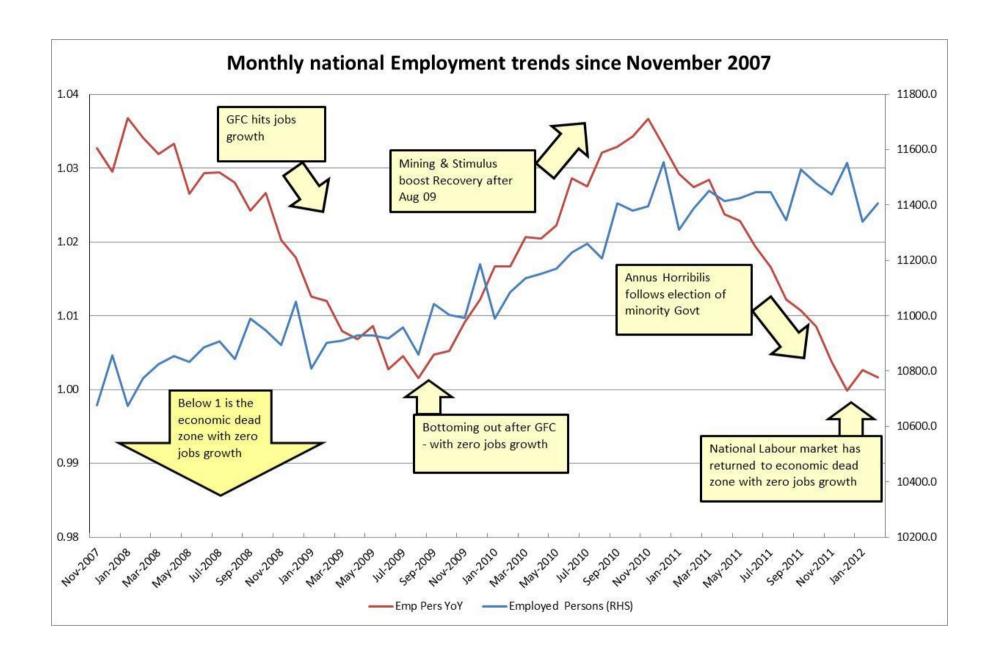


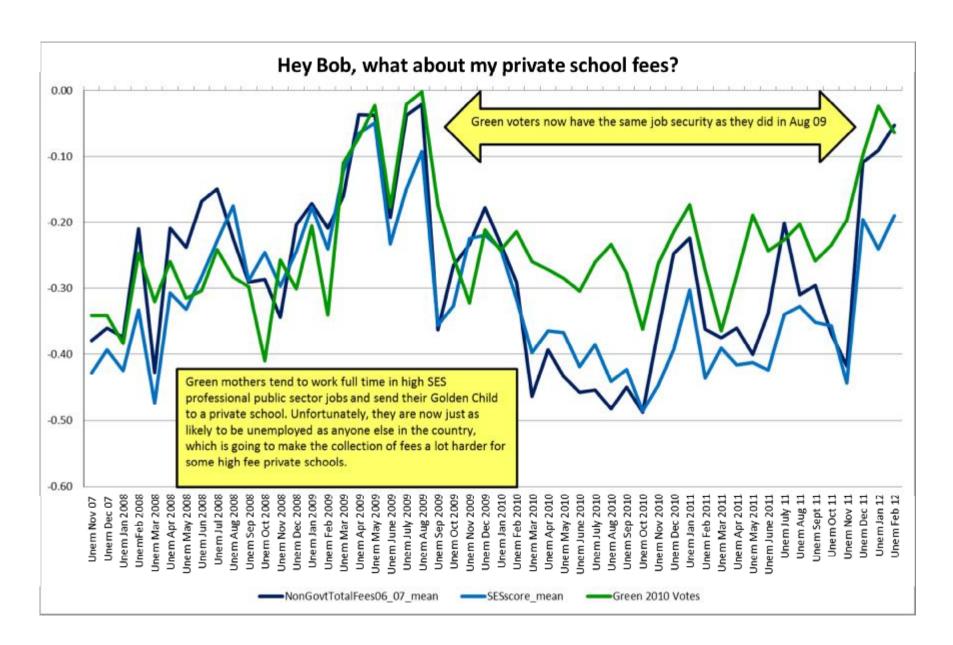


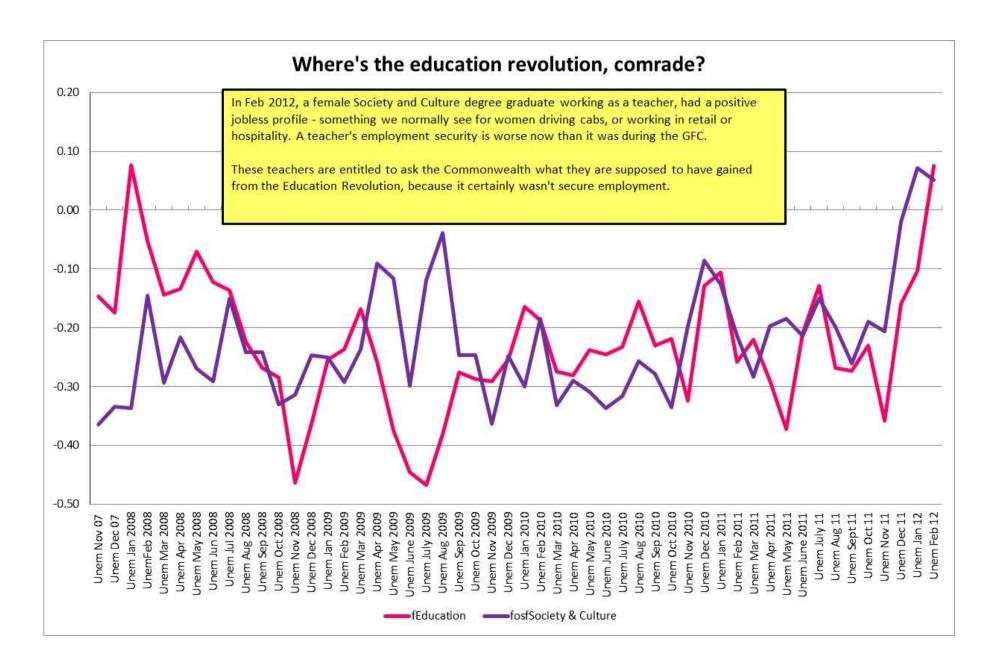


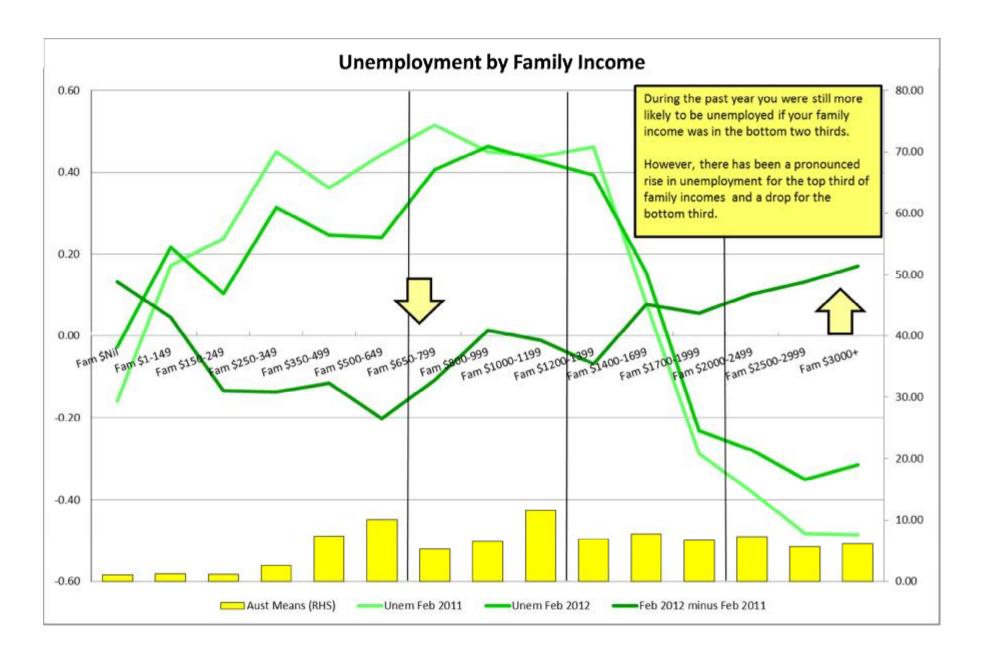






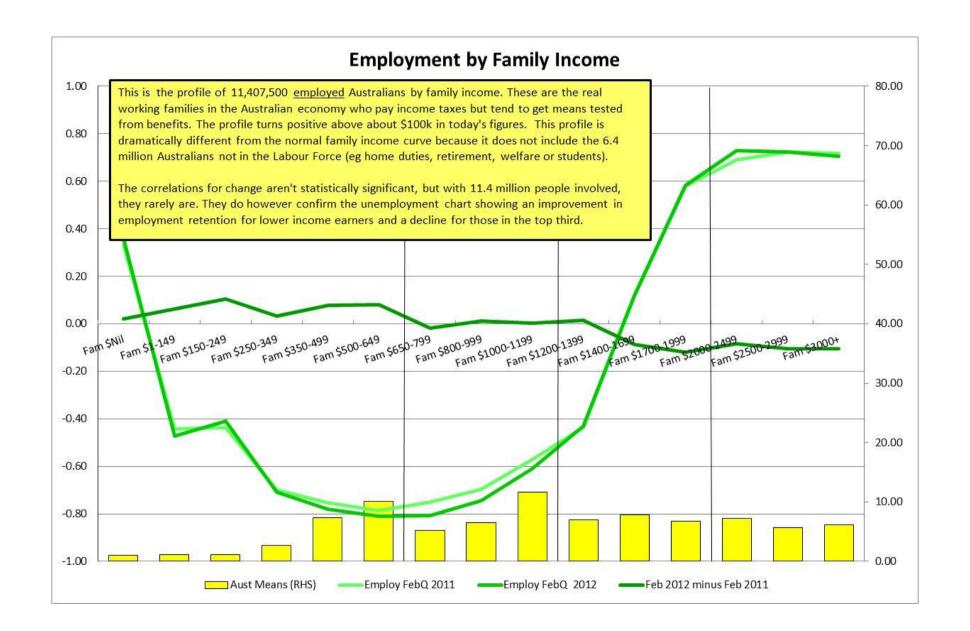




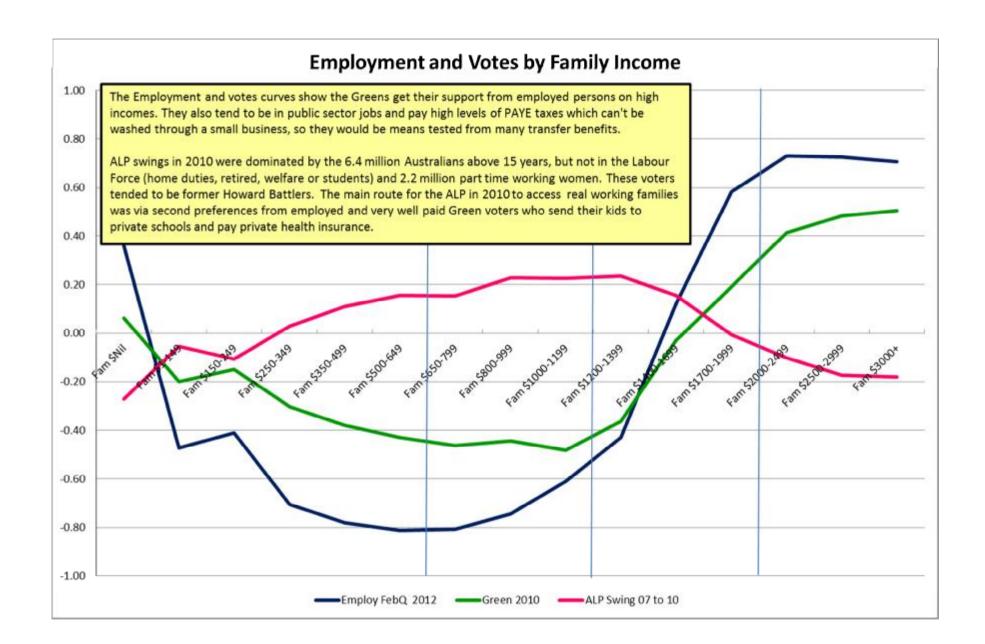




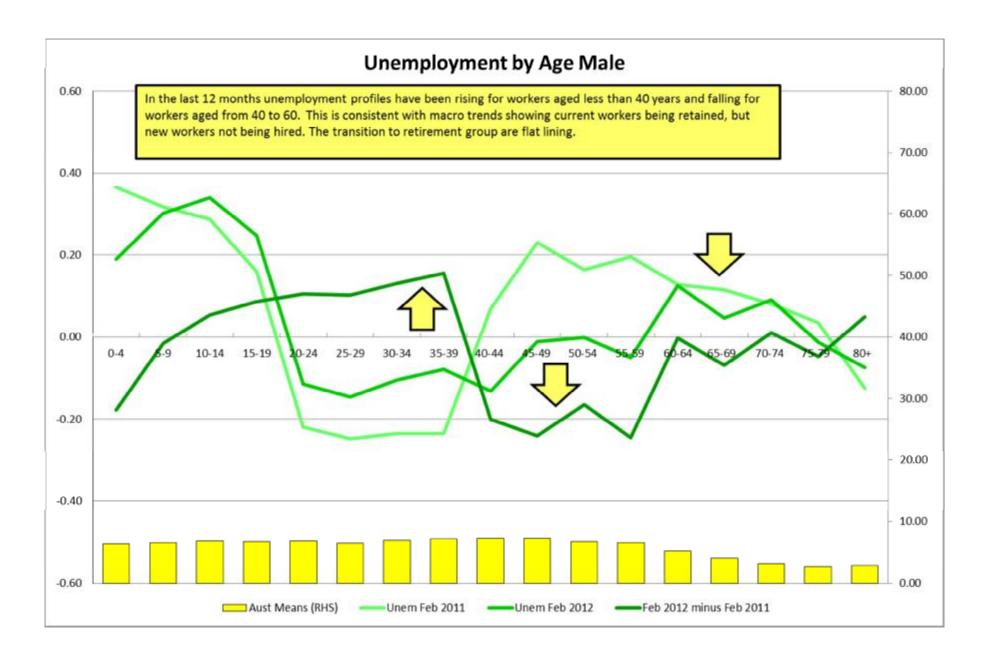
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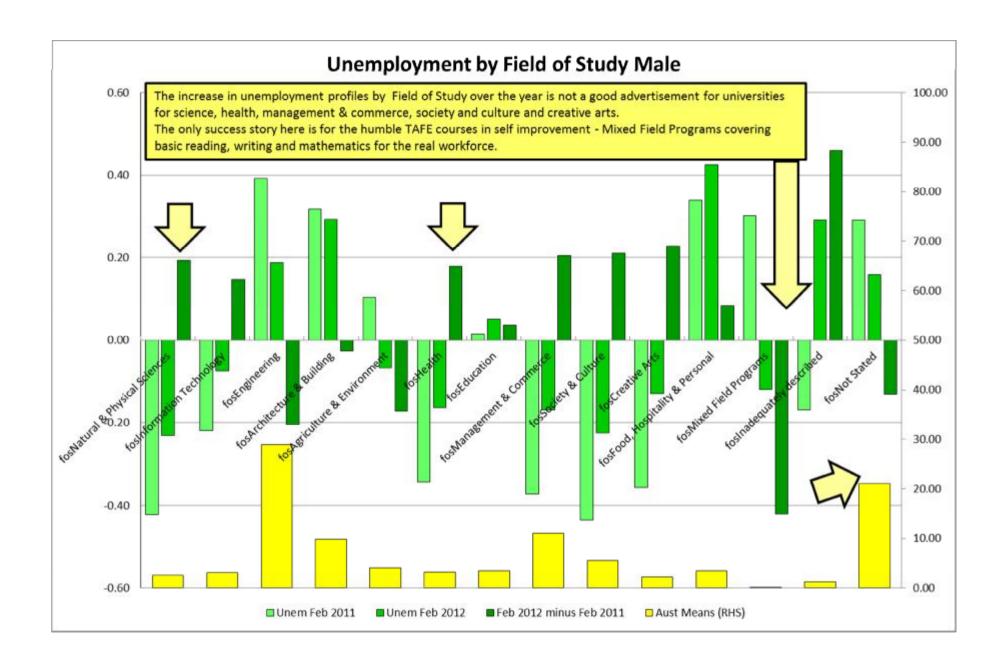




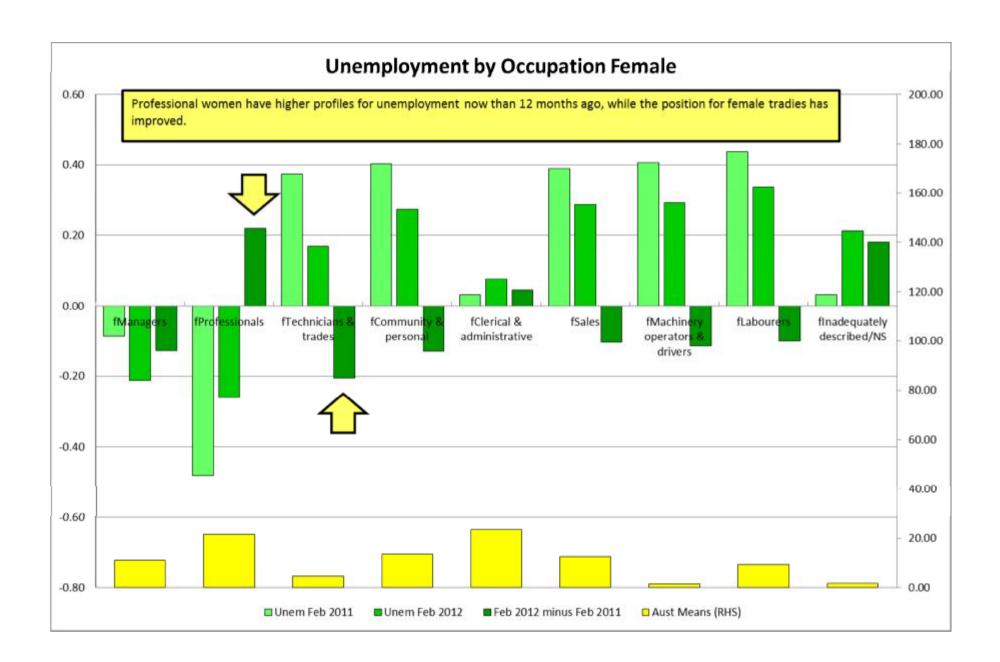




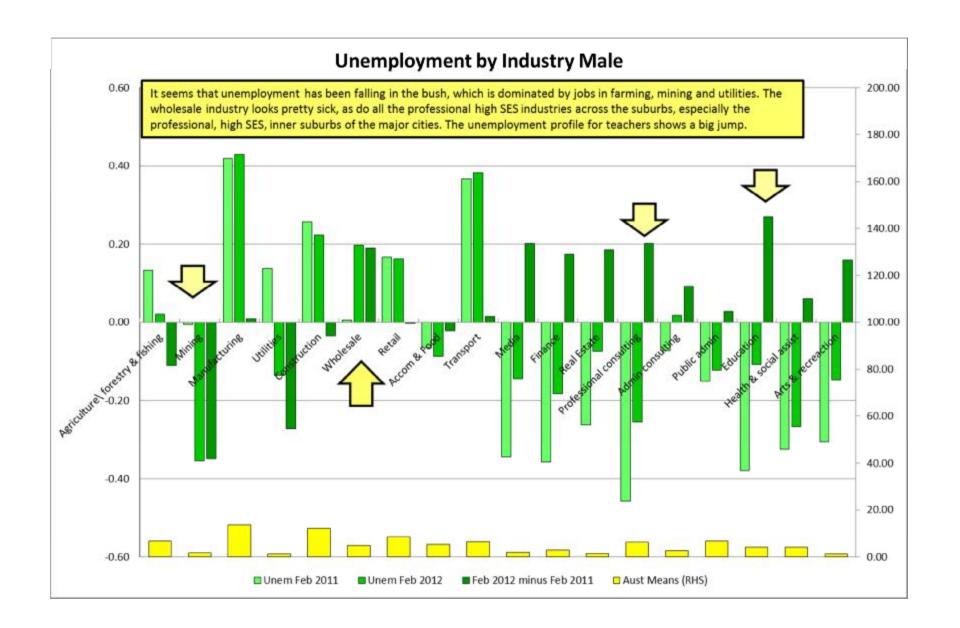


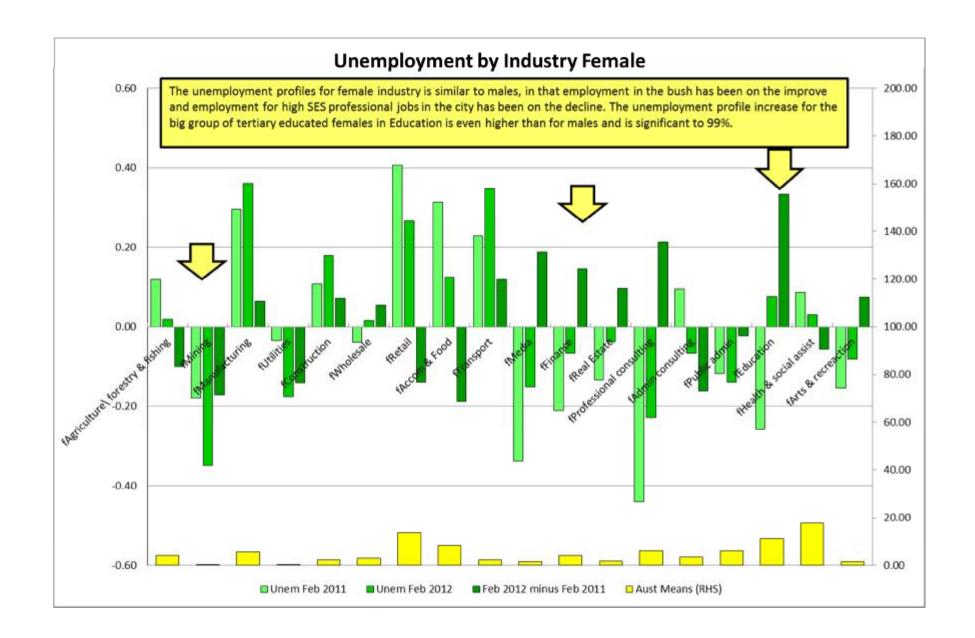




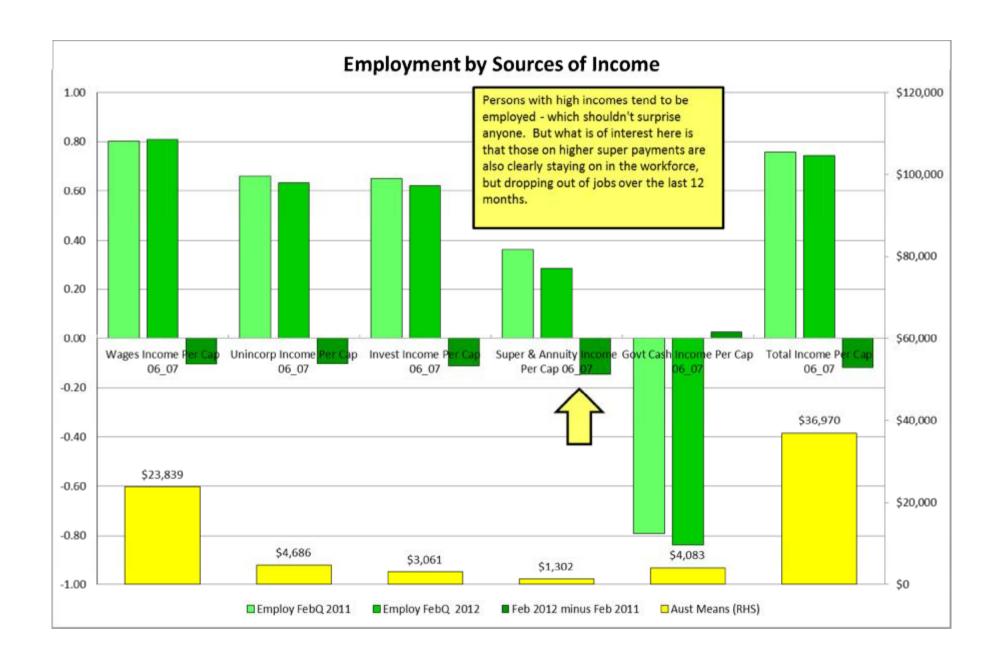




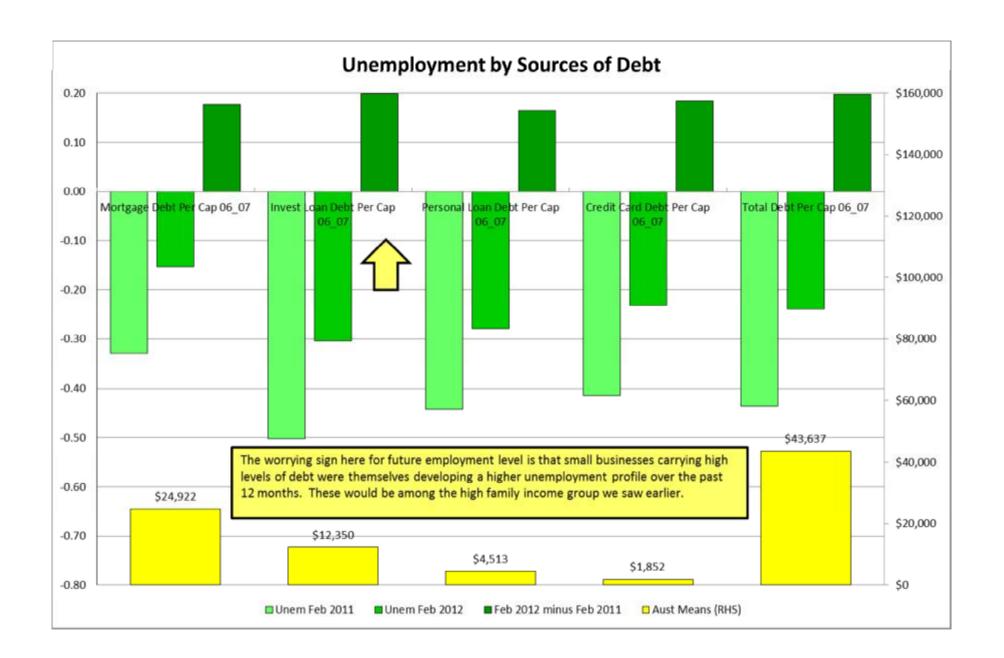














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