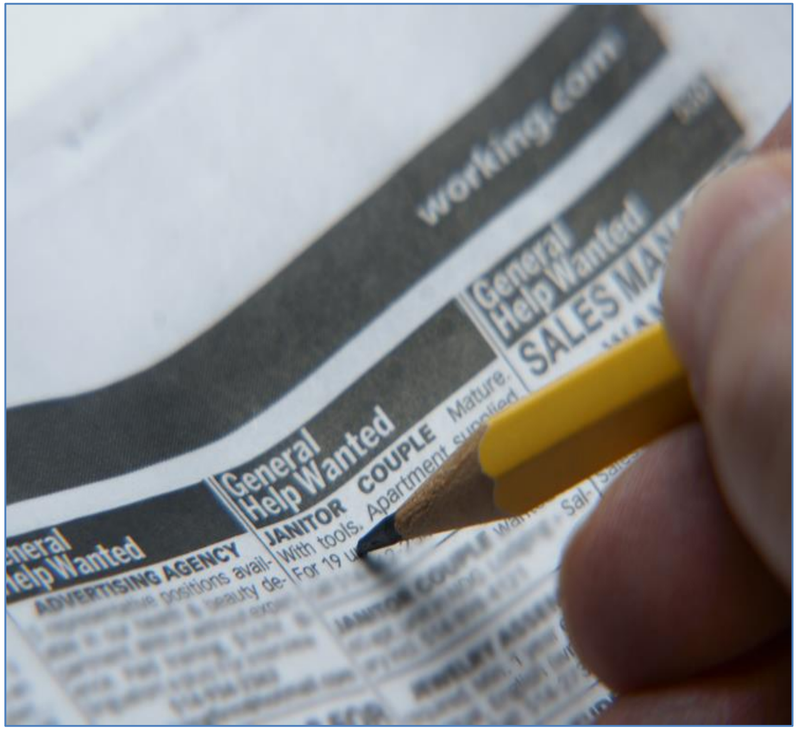


Australian Jobs Profile for Nov Qtr. 2015

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

- The labour market entered a period of recovery in the 12 months leading up to the November Quarter 2015, when we compare it to the 12 months leading up to the August Quarter 2015.
- The jobs national labour market absorbed all new potential workforce entrants and also found jobs for some existing unemployed and hidden unemployed.
- This appears to have a political component with consumers driving up retail jobs.
- State Governments also continued hiring large numbers of health and education workers.
- Tourism regions gained jobs even though the industry itself grew by only 10,000 jobs.
- Demographically older, female Australians in traditional sea change retirement regions like Richmond Tweed or Wide Bay have seen big job gains and unemployment rate falls. Some Tasmanian regions also made an overdue recovery. For online map go to: http://mgo.ms/s/ki9fy
- Mining lost only 5,000 jobs but also seems to have exercised considerable negative leverage on jobs in mining regions in Western Australia and Northern Queensland.
- The big losers demographically were middle aged men in jobs at high risk of being replaced by computerisation.
- A serious gender imbalance is emerging with the labour market with a declining participation rate for men existing alongside record high participation rates for women.

Method and Presentation

This profile is based on jobs 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 Job Vacancies Australia 6354.0 and Demographic Statistics 3101.0. We have also made some use of ABS data on underemployment and labour underutilisation. As detailed data is only available in Original form, we use this, unless otherwise stated to be Trend or Seasonally Adjusted.

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 Commonwealth Electoral Divisions. Material in the ADS Elaborate database is based on data from the ABS Census, Electoral Commissions, Household Expenditure Surveys modelled by MDS Data Systems, data on home loan arrears and a wide range of published data on political and economic behaviour.

We present here, in Correlation Tables, the correlation between our database and the relevant jobs figures by region. The correlations have been ranked to typically show those which are normally significant to 95 percent or more (0.16). 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 shown well above the zero line means that the demographic group in question is concentrated in regions or suburbs with high or increasing levels of the relevant jobs figure. A negative correlation well below the zero line means they’re concentrated in regions or suburbs where the jobs figure is lower or falling.

Growth in hidden unemployment across labour market regions after the GFC led us to rely more on workforce participation and employment growth as a stronger guide to the health of regional labour markets than the traditional unemployment rate. In this report we include charts on participation, employment and unemployment rates.

Labour Market data provided by the Australian Bureau of Statistics has undergone a major overhaul. The monthly figures for August and September 2013 appear to contain non-sampling errors due to questionnaire compliance which was has impacted on the Year on Year employment figures to August and September 2014 and this can be seen in some of the following descriptive charts. These problems appear to be getting progressively overcome by the ABS. Caution is however recommended, as always. To minimise errors, we now use original quarterly data year on year and avoid seasonal or trend monthly data.

Month & Year	Employed total Persons	Unemployed total Persons	Labour Force Persons	Not in the Labour Force Persons	Civilian population Persons	Unemployment rate Persons	Participation rate Persons	12 month change Employed Persons	12 month change Unemployed Persons	12 month change Labour Force Persons	12 month change Not in the Labour Force Persons	12 month change Civilian population Persons	12 month change Unemployment rate Persons	12 month change Participation rate Persons
Nov-2008	10,757.3	465.9	11,223.2	6,034.1	17,257.3	4.2	65.0	216.2	12.6	228.8	164.9	393.7	0.0	-0.2
Nov-2009	10,829.2	593.4	11,422.7	6,181.6	17,604.3	5.2	64.9	99.0	131.0	230.0	157.3	387.3	1.0	-0.1
Nov-2010	11,144.5	558.2	11,702.8	6,175.2	17,878.0	4.8	65.5	402.8	-28.4	374.4	3.4	377.8	-0.4	0.7
Nov-2011	11,240.3	578.1	11,818.4	6,351.3	18,169.7	4.9	65.0	42.9	14.6	57.5	168.0	225.5	0.1	-0.5
Nov-2012	11,373.9	588.7	11,962.6	6,536.7	18,499.3	4.9	64.7	133.6	10.6	144.2	185.4	329.6	0.0	-0.4
Nov-2013	11,439.8	656.5	12,096.3	6,707.2	18,803.4	5.4	64.3	65.9	67.8	133.7	170.4	304.1	0.5	-0.3
Nov-2014	11,572.7	722.6	12,295.3	6,789.8	19,085.1	5.9	64.4	132.9	66.1	199.0	82.7	281.7	0.4	0.1
Nov-2015	11,919.1	689.0	12,608.1	6,756.0	19,364.1	5.5	65.1	346.4	-33.6	312.8	-33.9	278.9	-0.4	0.7

Table 1. National labour market summary (shown in 000's). The monthly figures for each year are in the left hand columns (green headings) and the Year on Year figures (YoY) are in the right hand columns (blue headings). These figures are for the months of November from 2008 onwards.

Given our long term participation and unemployment rates of about 65 percent and 5 percent respectively, we should see 12-month employment growth of 210,000 (not 346,400), unemployment growth of 10,000 (not a contraction of 33,600) and Not in the Labour Force growth of 120,000 (not a contraction of 33,900), from a growth in the eligible population of about 340,000 (not 280,000).

So our employment growth was about 140,000 above expectations, unemployment growth was about 40,000 below expectations and Not in the Labour Force was about 150,000 lower than we expected to see. In addition, the eligible workforce growth was about 60,000 lower than expected.

These figures show that in the 12 months to November 2015, the jobs market had been growing so strongly that, in net terms, the 346,400 jobs created absorbed all new entrants to the workforce as well as finding jobs for some 70,000 longer term unemployed and hidden unemployed. This jobs growth and declining civilian population cut the unemployment rate 0.4 percent and boosted the participation rate by an extraordinary 0.7 percent in 12 months – a figure which looks too good to be true. Unfortunately given the recent ABS problems with their new labour market series, figures which look too good to be true may indeed be just that.

These November figures are in marked contrast to the August figures under the previous Abbott Government, which showed the earlier labour market recovery to May 2015 had stalled, with job creation down below critical break-even levels, official unemployment up and hidden jobless on the rise. These trends combined to raise the unemployment rate and drop the participation rate.

Quarter & Year	Agriculture\ forestry & fishing	Mining	Manufacturing	Utilities	Construction	Wholesale	Retail	Accom & Food	Transport	Media	Finance	Real Estate	Professional consulting	Admin consulting	Public admin	Education	Health & social assist	Arts & recreation	Other Services	Total Employed
Nov-2007	342.9	137.1	1,038.8	109.6	953.6	371.9	1,240.9	679.2	553.4	234.2	400.5	193.3	763.7	335.5	628.9	785.7	1,084.7	199.5	481.9	**10,535.1**
Nov-2008	356.1	180.8	1,012.3	129.7	997.3	394.1	1,205.5	703.2	599.4	223.0	390.2	207.2	809.8	338.2	662.5	790.9	1,111.2	193.8	452.0	**10,757.3**
Nov-2009	348.1	165.5	980.8	121.2	982.7	426.4	1,192.2	736.7	568.6	212.1	396.0	183.1	827.8	369.5	673.8	837.1	1,176.6	192.9	438.1	**10,829.2**
Nov-2010	354.8	198.9	975.3	145.2	1,029.1	399.0	1,213.3	751.7	577.1	211.4	375.0	206.9	832.7	400.4	690.5	861.3	1,273.8	185.0	463.1	**11,144.5**
Nov-2011	325.2	240.3	935.9	153.3	1,018.6	435.5	1,192.6	751.0	574.9	198.6	413.2	190.7	850.2	391.2	730.6	857.5	1,336.0	201.9	443.2	**11,240.3**
Nov-2012	300.6	262.1	953.0	140.5	995.7	416.1	1,217.2	772.1	600.6	215.3	407.9	194.1	898.9	395.6	691.6	896.1	1,357.0	203.3	456.2	**11,373.9**
Nov-2013	321.5	270.6	932.7	153.9	1,005.5	399.6	1,250.5	755.3	598.7	183.5	401.9	191.5	875.4	384.5	750.2	899.0	1,398.8	200.6	466.3	**11,439.8**
Nov-2014	322.9	224.9	910.0	138.5	1,048.7	382.6	1,252.5	819.3	608.4	207.6	409.3	218.4	934.2	379.7	731.3	907.9	1,381.4	232.6	462.5	**11,572.7**
Nov-2015	318.3	219.8	855.2	140.4	1,046.9	385.3	1,299.8	829.1	617.5	217.4	451.5	213.6	1,002.6	415.8	730.8	942.7	1,533.4	227.4	471.5	**11,919.1**
Nov 15 minus Nov 14	**-4.6**	**-5.1**	**-54.8**	**1.9**	**-1.8**	**2.7**	**47.3**	**9.8**	**9.1**	**9.8**	**42.2**	**-4.8**	**68.4**	**36.1**	**-0.5**	**34.8**	**152.0**	**-5.2**	**9.0**	**346.4**

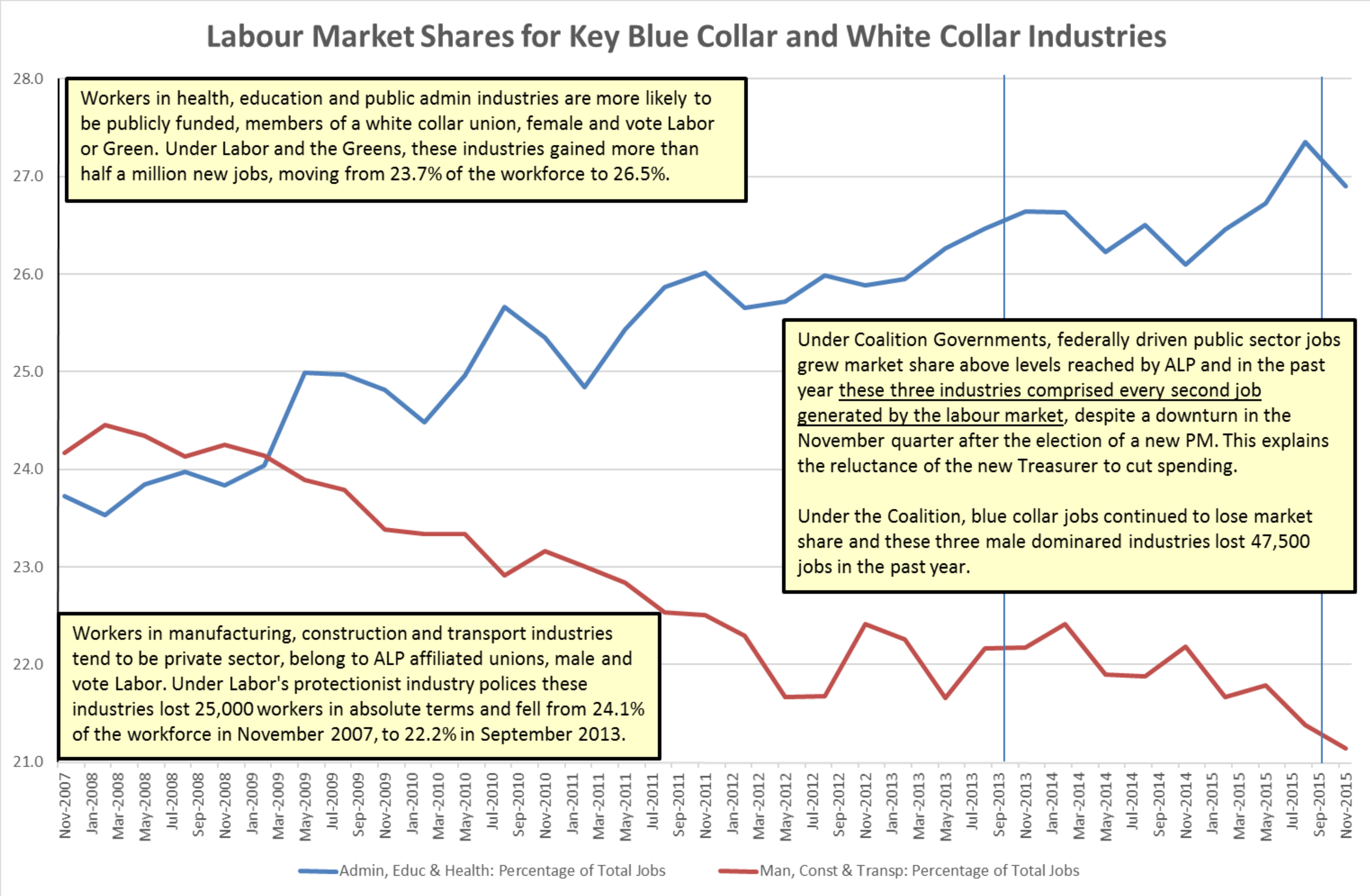
Table 2. This table shows quarterly employment levels by industry in 000's for the 11,919,100 employed persons in column two, bottom row, of Table 1. The last row of Table 2 shows movements from November 2014 to November 2015.

The past 12 months saw huge jobs growth in health and social assistance jobs of 152,000; close to half of the estimated total national jobs growth of 346,400. When we add in the additional workers in public admin and education, we see that the growth for these three predominantly female publicly funded or regulated industries was 175,500, just above half of the national jobs growth figure.
Big gains came in the industries of professional consulting (68,400), retail (47,300), finance (42,300) and admin consulting (36,100).

Manufacturing jobs continued their steady decline which predates the GFC in 2008 and the three key predominantly private sector industries of manufacturing, transport and construction lost a combined 47,500 jobs (see Labour Market Shares chart on following page). Manufacturing has been contracting due to medium term reductions in industry protection and longer term pressures from technological change. This is an industry where three out of four of a diminishing number of jobs are held by men. We saw similar declines among other male dominated industries of mining, construction and agriculture.

To the right of the chart we see the biggest gains in jobs over the past year have been in health and social assistance and four out of five of this fast growing number of jobs are held by women. Women also gained almost 50,000 jobs in finance and 30,000 jobs in education, two growth industries increasingly dominated by women.

Females performed so well across all industries that two thirds of the 346,400 jobs generated in the past 12 months were won by women.



Labour Market Shares for Key Blue Collar and White Collar Industries
Workers in health, education and public admin industries are more likely to be publicly funded, members of a white collar union, female and vote Labor or Green. Under Labor and the Greens, these industries gained more than half a million new jobs, moving from 23.7% of the workforce to 26.5%.
Under Coalition Governments, federally driven public sector jobs grew market share above levels reached by ALP and in the past year these three industries comprised every second job generated by the labour market, despite a downturn in the November quarter after the election of a new PM. This explains the reluctance of the new Treasurer to cut spending.
Under the Coalition, blue collar jobs continued to lose market share and these three male dominared industries lost 47,500 jobs in the past year.
Workers in manufacturing, construction and transport industries tend to be private sector, belong to ALP affiliated unions, male and vote Labor. Under Labor's protectionist industry polices these industries lost 25,000 workers in absolute terms and fell from 24.1% of the workforce in November 2007, to 22.2% in September 2013.
28.0
27.0
26.0
25.0
24.0
23.0
22.0
21.0
Nov-2007
Jan-2008
Mar-2008
May-2008
Jul-2008
Sep-2008
Nov-2008
Jan-2009
Mar-2009
May-2009
Jul-2009
Sep-2009
Nov-2009
Jan-2010
Mar-2010
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Nov-2013
Jan-2014
Mar-2014
May-2014
Jul-2014
Sep-2014
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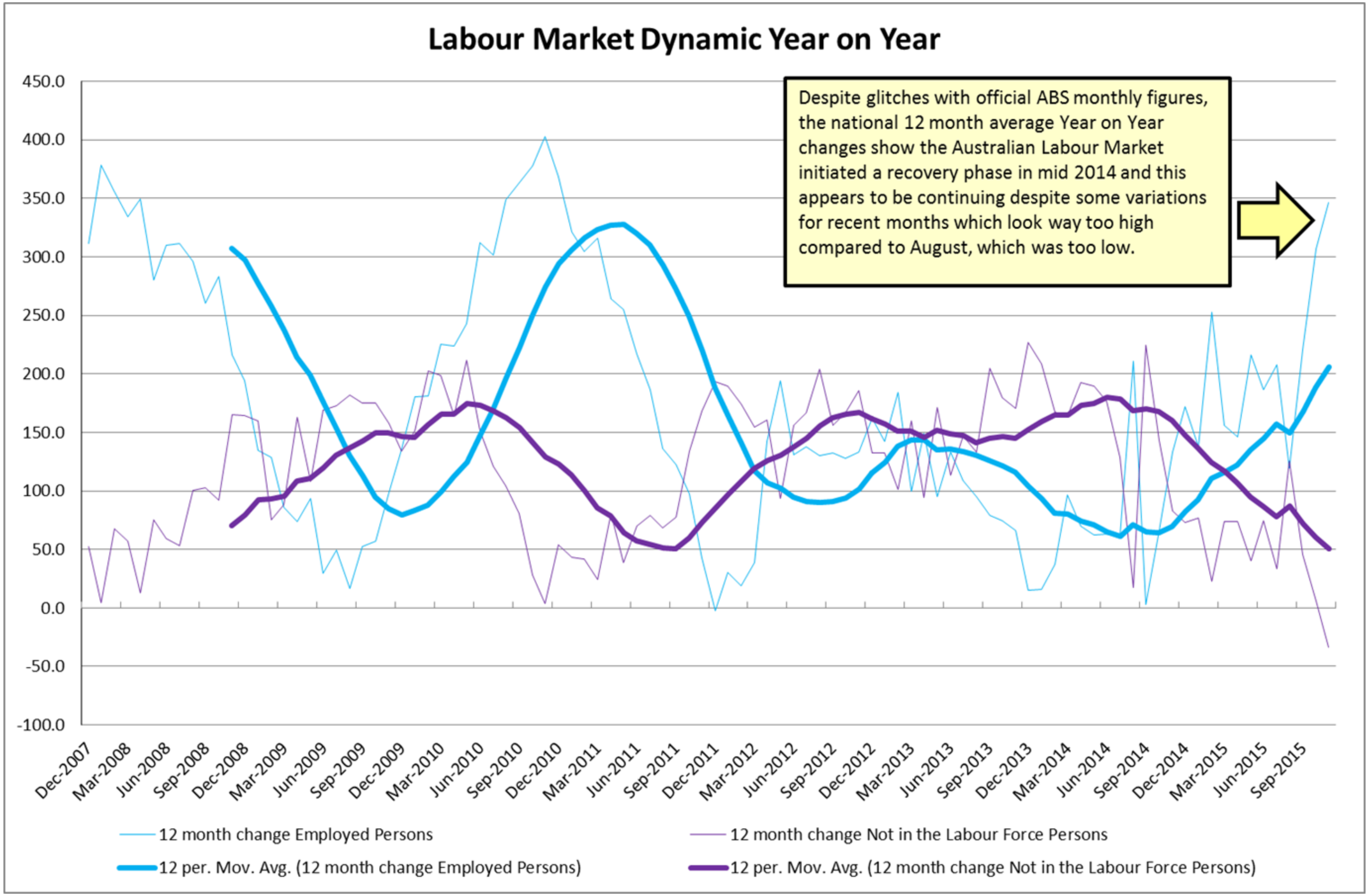
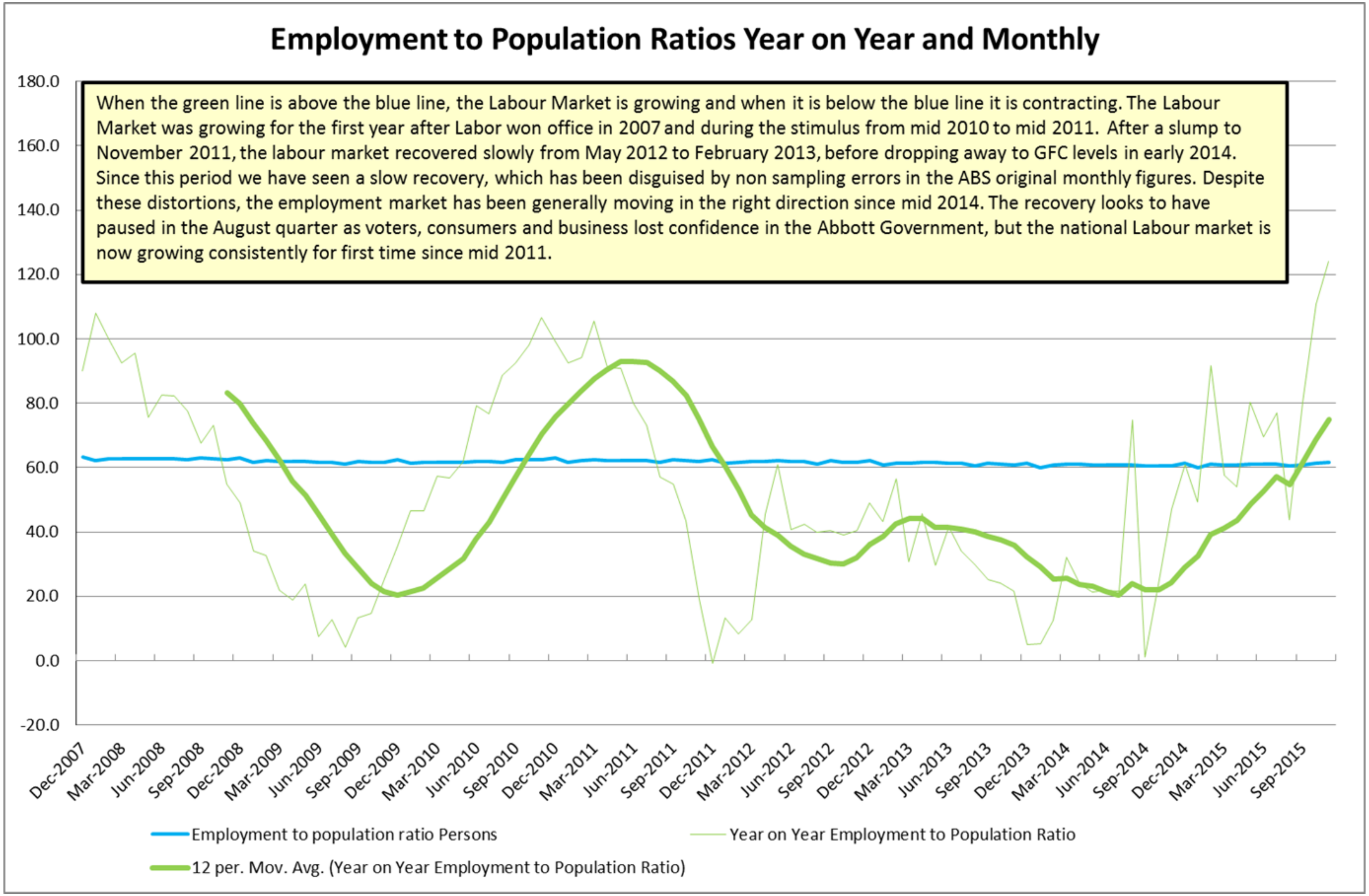
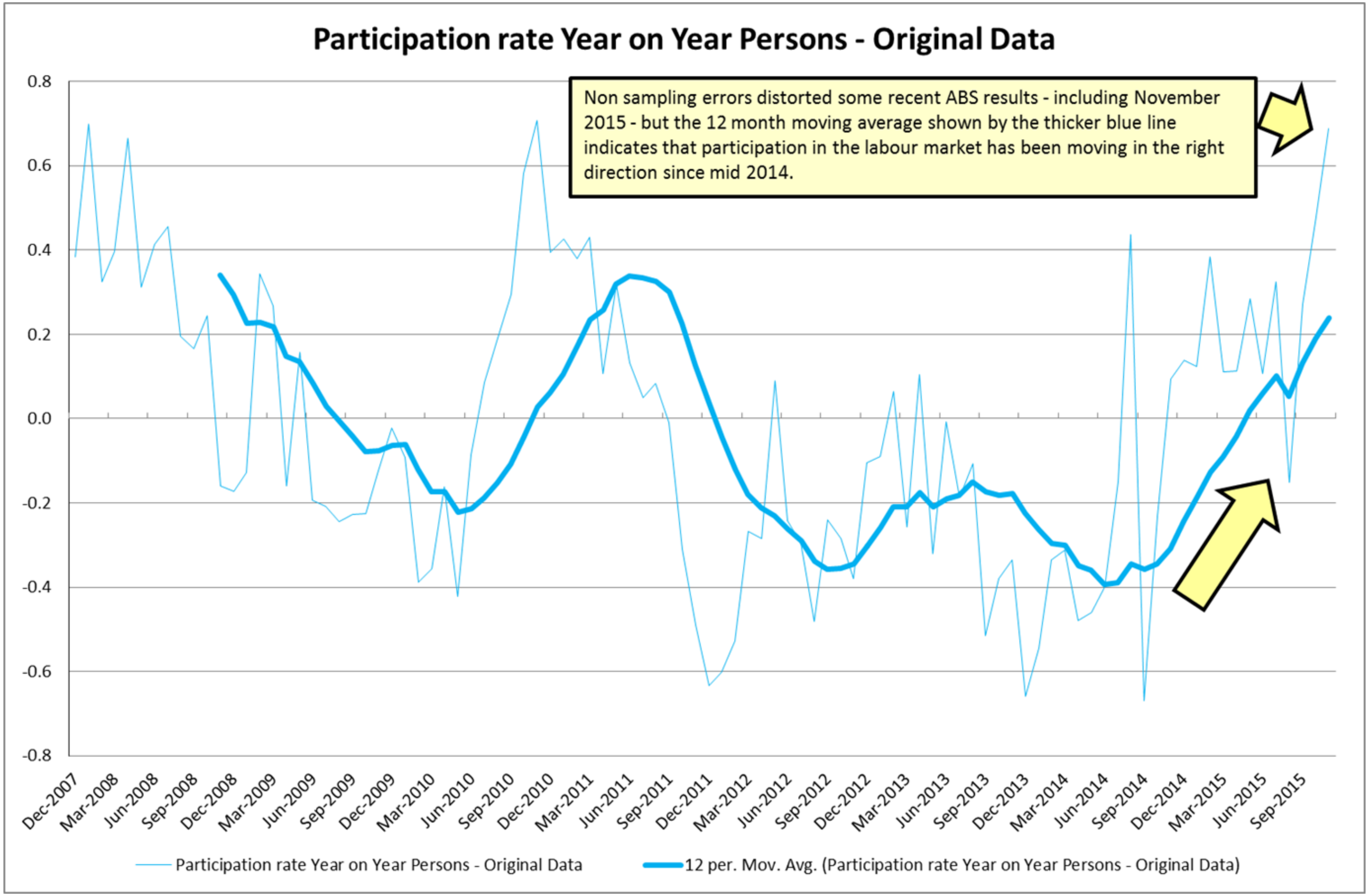
Admin, Educ & Health: Percentage of Total Jobs
Man, Const & Transp: Percentage of Total Jobs


Labour Market Dynamic Year on Year
Despite glitches with official ABS monthly figures, the national 12 month average Year on Year changes show the Australian Labour Market initiated a recovery phase in mid 2014 and this appears to be continuing despite some variations for recent months which look way too high compared to August, which was too low.
450.0
400.0
350.0
300.0
250.0
200.0
150.0
100.0
50.0
0.0
-50.0
-100.0
Dec-2007
Mar-2008
Jun-2008
Sep-2008
Dec-2008
Mar-2009
Jun-2009
Sep-2009
Dec-2009
Mar-2010
Jun-2010
Sep-2010
Dec-2010
Mar-2011
Jun-2011
Sep-2011
Dec-2011
Mar-2012
Jun-2012
Sep-2012
Dec-2012
Mar-2013
Jun-2013
Sep-2013
Dec-2013
Mar-2014
Jun-2014
Sep-2014
Dec-2014
Mar-2015
Jun-2015
Sep-2015
12 month change Employed Persons
12 month change Not in the Labour Force Persons
12 per. Mov. Avg. (12 month change Employed Persons)
12 per. Mov. Avg. (12 month change Not in the Labour Force Persons)


Employment to Population Ratios Year on Year and Monthly
When the green line is above the blue line, the Labour Market is growing and when it is below the blue line it is contracting. The Labour Market was growing for the first year after Labor won office in 2007 and during the stimulus from mid 2010 to mid 2011. After a slump to November 2011, the labour market recovered slowly from May 2012 to February 2013, before dropping away to GFC levels in early 2014. Since this period we have seen a slow recovery, which has been disguised by non sampling errors in the ABS original monthly figures. Despite these distortions, the employment market has been generally moving in the right direction since mid 2014. The recovery looks to have paused in the August quarter as voters, consumers and business lost confidence in the Abbott Government, but the national Labour market is now growing consistently for first time since mid 2011.
180.0
160.0
140.0
120.0
100.0
80.0
60.0
40.0
20.0
0.0
-20.0
Dec-2007
Mar-2008
Jun-2008
Sep-2008
Dec-2008
Mar-2009
Jun-2009
Sep-2009
Dec-2009
Mar-2010
Jun-2010
Sep-2010
Dec-2010
Mar-2011
Jun-2011
Sep-2011
Dec-2011
Mar-2012
Jun-2012
Sep-2012
Dec-2012
Mar-2013
Jun-2013
Sep-2013
Dec-2013
Mar-2014
Jun-2014
Sep-2014
Dec-2014
Mar-2015
Jun-2015
Sep-2015
Employment to population ratio Persons
Year on Year Employment to Population Ratio
12 per. Mov. Avg. (Year on Year Employment to Population Ratio)


Participation rate Year on Year Persons - Original Data
Non sampling errors distorted some recent ABS results - including November 2015 - but the 12 month moving average shown by the thicker blue line indicates that participation in the labour market has been moving in the right direction since mid 2014.
0.8
0.6
0.4
0.2
0.0
-0.2
-0.4
-0.6
-0.8
Dec-2007
Mar-2008
Jun-2008
Sep-2008
Dec-2008
Mar-2009
Jun-2009
Sep-2009
Dec-2009
Mar-2010
Jun-2010
Sep-2010
Dec-2010
Mar-2011
Jun-2011
Sep-2011
Dec-2011
Mar-2012
Jun-2012
Sep-2012
Dec-2012
Mar-2013
Jun-2013
Sep-2013
Dec-2013
Mar-2014
Jun-2014
Sep-2014
Dec-2014
Mar-2015
Jun-2015
Sep-2015
Participation rate Year on Year Persons - Original Data
12 per. Mov. Avg. (Participation rate Year on Year Persons - Original Data)

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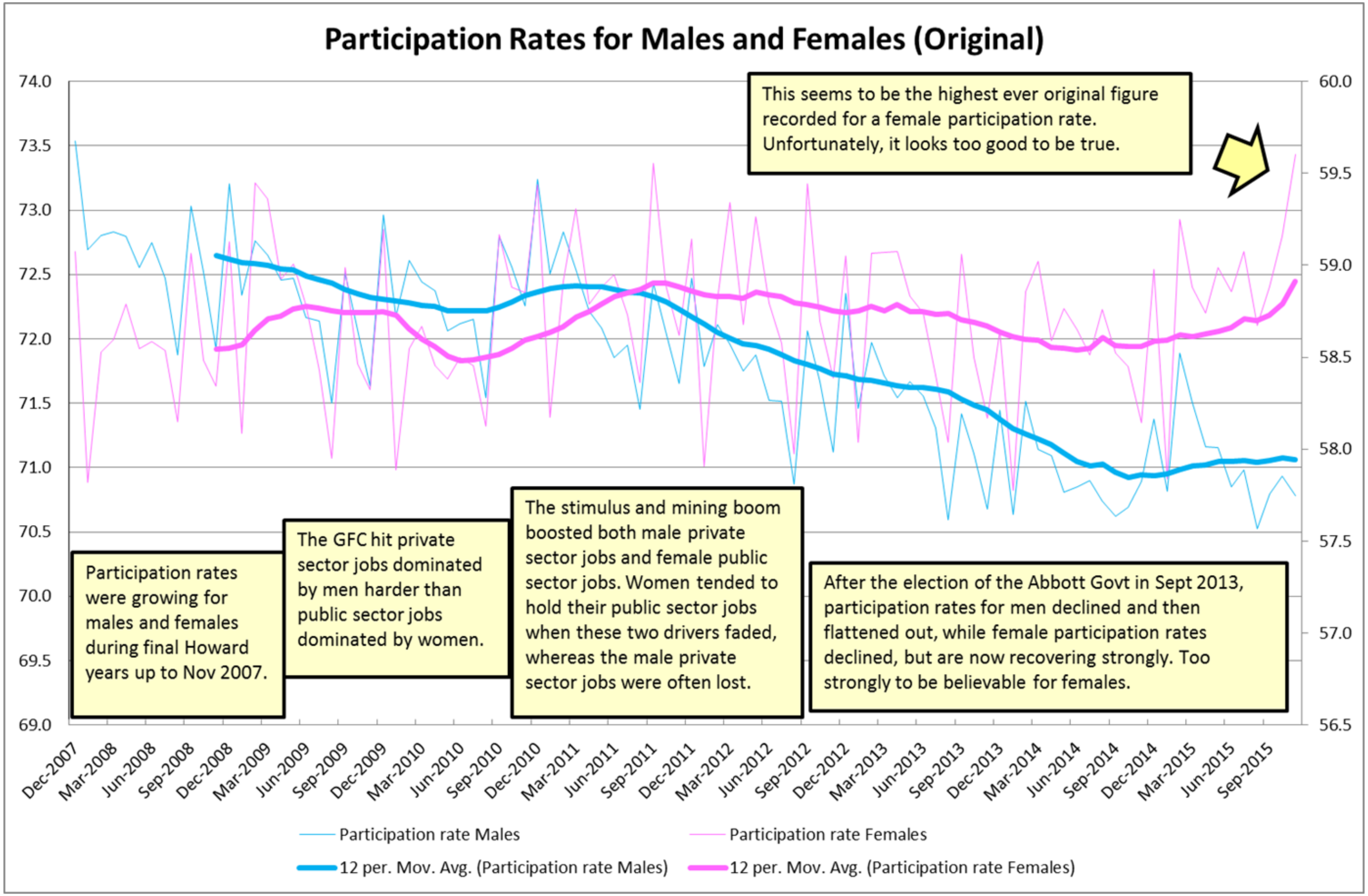
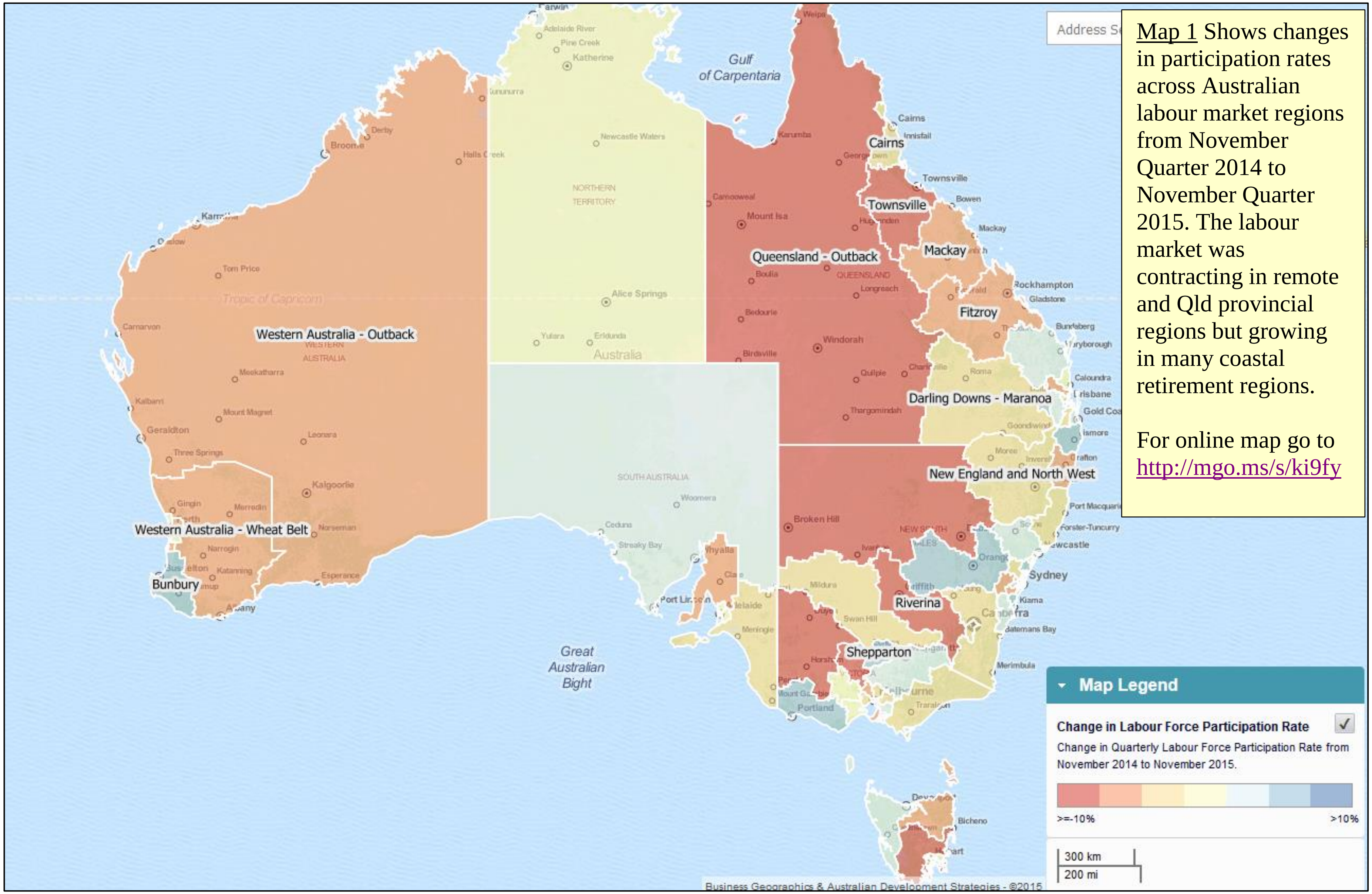


Participation Rates for Males and Females (Original)
74.0
73.5
73.0
72.5
72.0
71.5
71.0
70.5
70.0
69.5
69.0
60.0
59.5
59.0
58.5
58.0
57.5
57.0
56.5
This seems to be the highest ever original figure recorded for a female participation rate. Unfortunately, it looks too good to be true.
Participation rates were growing for males and females during final Howard years up to Nov 2007.
The GFC hit private sector jobs dominated by men harder than public sector jobs dominated by women.
The stimulus and mining boom boosted both male private sector jobs and female public sector jobs. Women tended to hold their public sector jobs when these two drivers faded, whereas the male private sector jobs were often lost.
After the election of the Abbott Govt in Sept 2013, participation rates for men declined and then flattened out, while female participation rates declined, but are now recovering strongly. Too strongly to be believable for females.
Dec-2007
Mar-2008
Jun-2008
Sep-2008
Dec-2008
Mar-2009
Jun-2009
Sep-2009
Dec-2009
Mar-2010
Jun-2010
Sep-2010
Dec-2010
Mar-2011
Jun-2011
Sep-2011
Dec-2011
Mar-2012
Jun-2012
Sep-2012
Dec-2012
Mar-2013
Jun-2013
Sep-2013
Dec-2013
Mar-2014
Jun-2014
Sep-2014
Dec-2014
Mar-2015
Jun-2015
Sep-2015
Participation rate Males
Participation rate Females
12 per. Mov. Avg. (Participation rate Males)
12 per. Mov. Avg. (Participation rate Females)



Map 1 Shows changes in participation rates across Australian labour market regions from November Quarter 2014 to November Quarter 2015. The labour market was contracting in remote and Qld provincial regions but growing in many coastal retirement regions.

For online map go to http://mgo.ms/s/ki9fy

Labour Force Regions	Unem Nov Qtr 15 minus Nov Qtr 14
Queensland - Outback	7.5
Perth - North East	2.9
Central Coast	2.5
New England and North West	2.5
Barossa - Yorke - Mid North	2.4
Western Australia - Outback	2.2
North West	2.1
Northern Territory - Outback	1.8
Perth - Inner	1.7
Perth - North West	1.7
Sydney - Ryde	1.7
Adelaide - South	1.5
Moreton Bay - South	1.4
Latrobe - Gippsland	1.4
Fitzroy	1.3
Bendigo	1.1
Adelaide - Central and Hills	1.1
Central West	1.1
Sydney - Blacktown	1.1
Sydney - Inner West	1.1
Melbourne - South East	1.0
Melbourne - West	0.7
Bunbury	0.7
Perth - South West	0.7
Adelaide - West	0.7
Western Australia - Wheat Belt;	0.7

Variables	Aust Means	Unem Nov Qtr 15 minus Nov Qtr 14
Fem Mining	0.7	0.40
Mining	2.7	0.35
Commute Other	0.7	0.34
Renter Other	1.4	0.33
Separate House Bedrooms 0	0.1	0.33
Renter via State	4.1	0.31
Fem Aged 0-4	6.4	0.31
Other Tenure	0.9	0.29
Renter via Coop	0.7	0.28
Renter NS	0.6	0.28
Fem 25-29 one kid	1.4	0.28
Rent $0-74	6.8	0.27
Fem fos Mixed Field Programs	0.2	0.25
Total Dwellings Bedrooms NS	1.8	0.25
Rent $75-79	4.5	0.25
Fem 20-24 one kid	0.7	0.24
Separate House Bedrooms NS	1.2	0.24
Aus Indig Lang	0.3	0.24
Fem 25-29 three kids	0.3	0.24
PredPRMay15	65.0	0.24
Fem Other Lang at home	2.0	0.24
Other Lang at home	2.0	0.24
Fem Industry Other	3.6	0.24
Fem Aus Indig Lang	0.3	0.24
Internet Not Stated	3.5	0.24
Industry Other	3.9	0.23

Table 3. The 26 Labour Force Regions with the biggest rises in unemployment rates in the 12 months between November Quarter 2014 and November Quarter 2015 are shown at top left. A regional economy which has experienced rises in unemployment greater than 1.5 percent in a year can be considered to be experiencing recession levels of contraction. In the 12 months to August Quarter 2015, 21 regions were in this position but this had dropped to 12 regions by the November Quarter. WA is clearly still in trouble here.

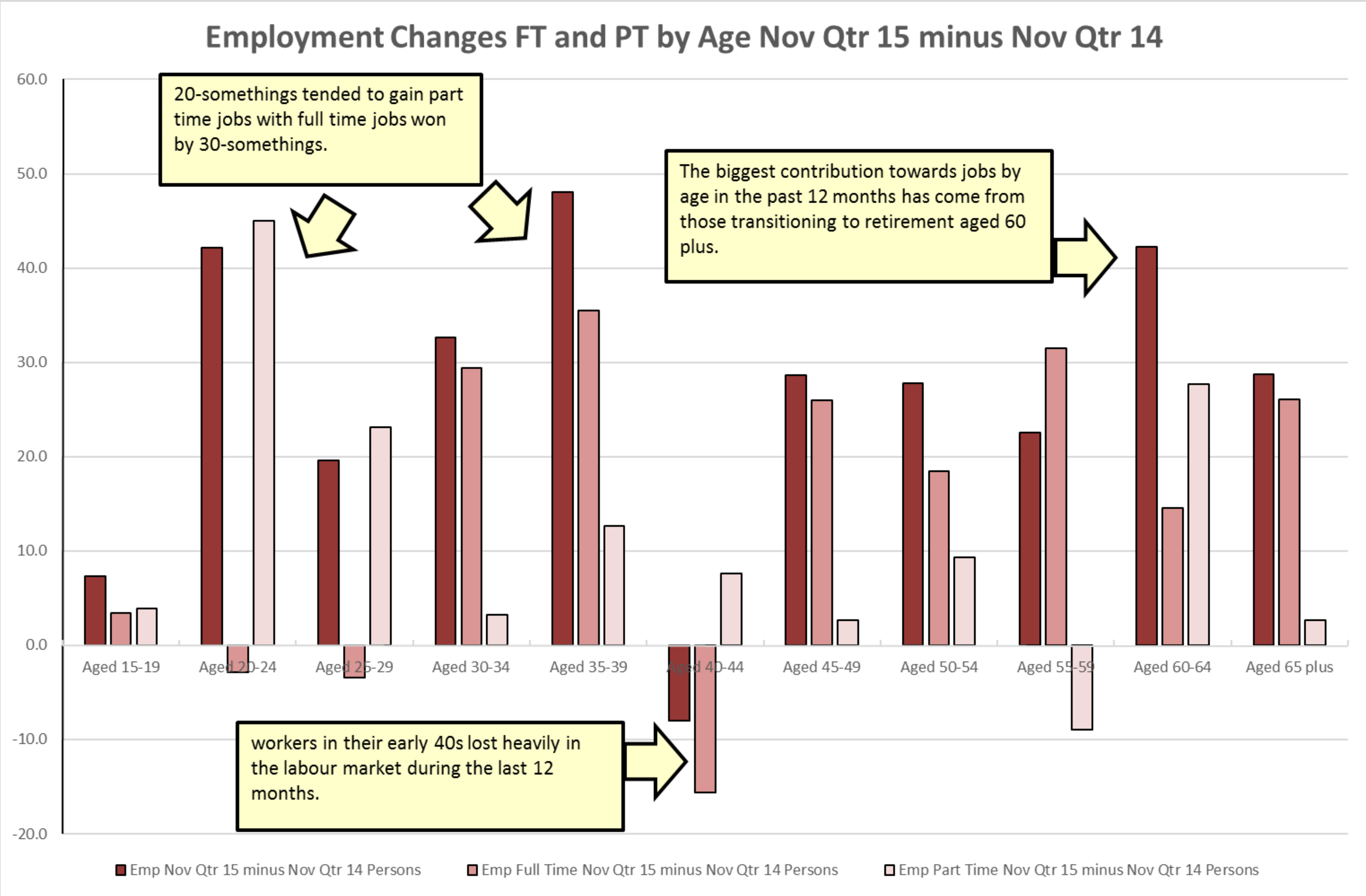
Living in these regions at top right are younger male and female miners, often with very young families, living in subsidised rental homes either as FIFO workers in the suburbs or in barracks near the mines and this includes some indigenous workers. These workers losing jobs in the second half of the year were often those most likely to be employed in the first half of the year. These are not numerically large groups but they are volatile voters.

Labour Force Regions	Unem Nov Qtr 15 minus Nov Qtr 14
Murray	-5.1
Geelong	-4.6
Sydney - Outer West and Blue Mountains	-3.6
South East	-3.5
Wide Bay	-3.1
Townsville	-2.8
Warrnambool and South West	-2.7
Southern Highlands and Shoalhaven	-2.6
Melbourne - Inner South	-2.6
Shepparton	-2.5
Sydney - City and Inner South	-2.4
Sydney - Baulkham Hills and Hawkesbury	-2.3
Melbourne - Inner	-2.2
Newcastle and Lake Macquarie	-2.1
Far West and Orana	-2.0
Brisbane - South	-1.9
Hume	-1.9
Sydney - Eastern Suburbs	-1.8
Logan - Beaudesert	-1.8
West and North West	-1.8
Moreton Bay - North	-1.4
Melbourne - Outer East	-1.4
Sunshine Coast	-1.3
Sydney - Outer South West	-1.3
Gold Coast	-1.3
Darling Downs - Maranoa	-1.3

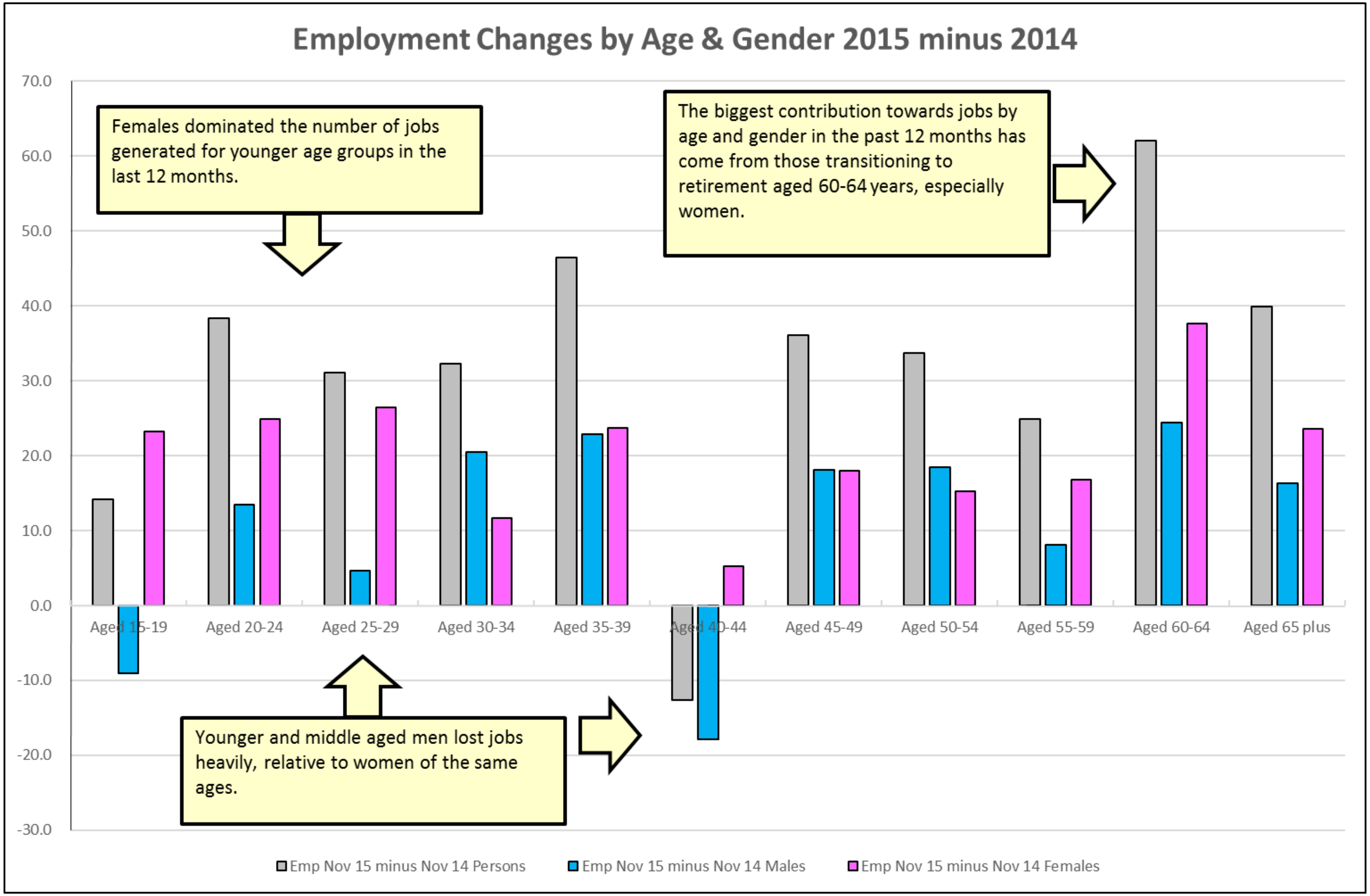
Variables	Aust Means	Unem Nov Qtr 15 minus Nov Qtr 14
Fem 75-79 one kid	0.2	-0.32
Mortgage stress	33.7	-0.30
Fem Presbyterian	2.9	-0.29
Fem Aged 60-64	5.6	-0.27
TAFE Students	2.2	-0.27
Fem 70-74 one kid	0.3	-0.26
Presbyterian	2.7	-0.26
Fem Aged 65-69	4.3	-0.26
Salespersons	6.7	-0.25
Fem 60-64 no kids	0.8	-0.25
Per Cap Welfare Income	$5,729	-0.24
Fem 60-64 two kids	2.7	-0.24
Median age	37.00	-0.23
Aged 65-69	4.3	-0.23
Fem 75-79 two kids	0.8	-0.23
Retail	8.3	-0.22
Fem Aged 75-79	2.7	-0.22
Fem Aged 70-74	3.4	-0.22
Two Person Home	34.0	-0.22
Aged 60-64	5.6	-0.21
Fem 65-69 one kid	0.5	-0.21
Inc $800-999	9.2	-0.21
persons 65-74 Married	6.2	-0.21
Fem 70-74 two kids	1.2	-0.21
Fully Owned Home	32.1	-0.20
PredUneMay12	5.2	-0.20

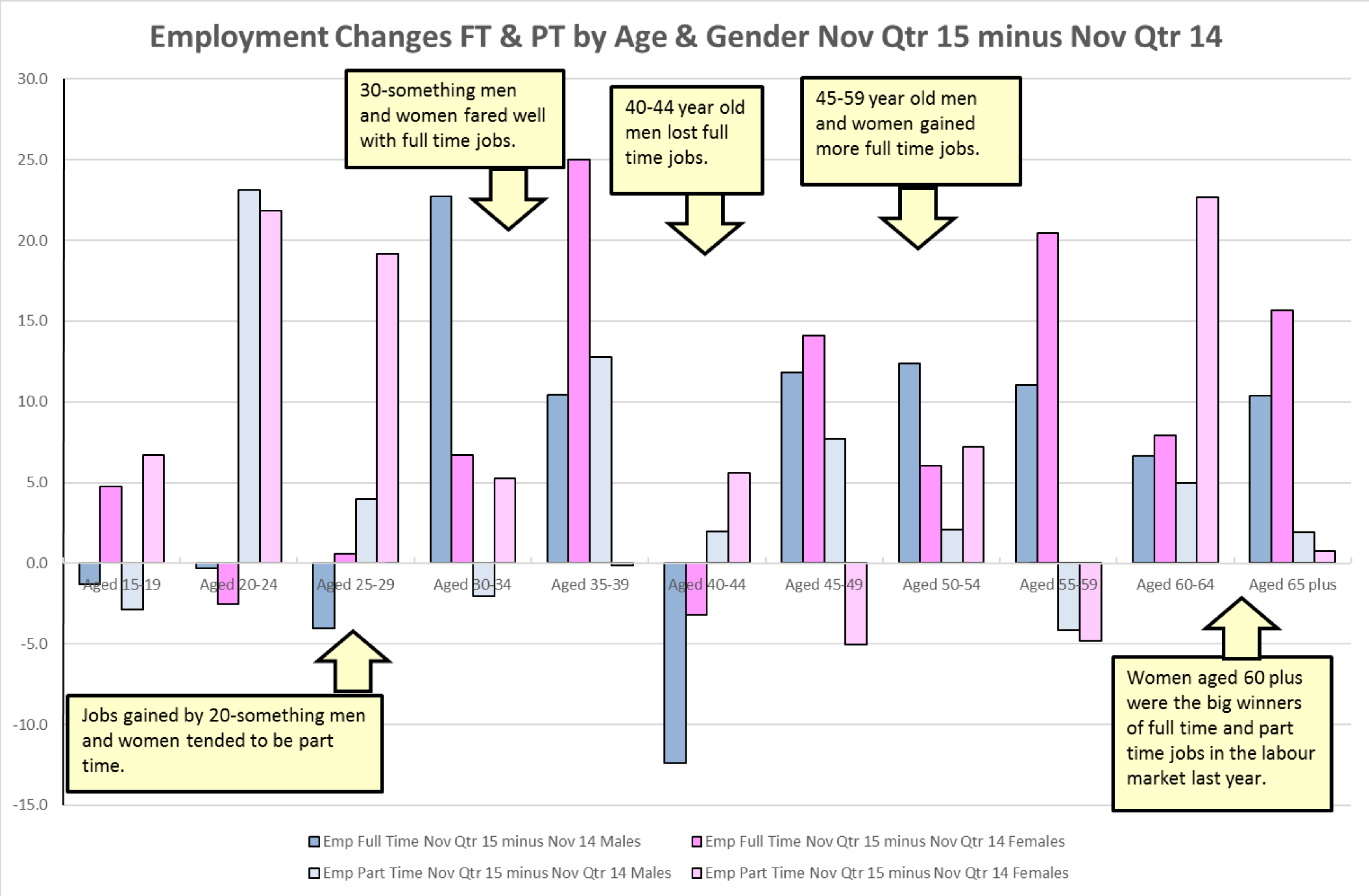
Table 4. The 26 Labour Force Regions with the biggest falls in unemployment rates in the 12 months to the November Quarter 2015 are shown at top left. Missing altogether from this table of recovering regions is the industrial rust belt state of South Australia, but it is pleasing to note some improvement in the high unemployment regions in Tasmania, as well as the older provincial city retirement regions along coastal Queensland along with a number of rural and provincial regions in New South Wales and Victoria.

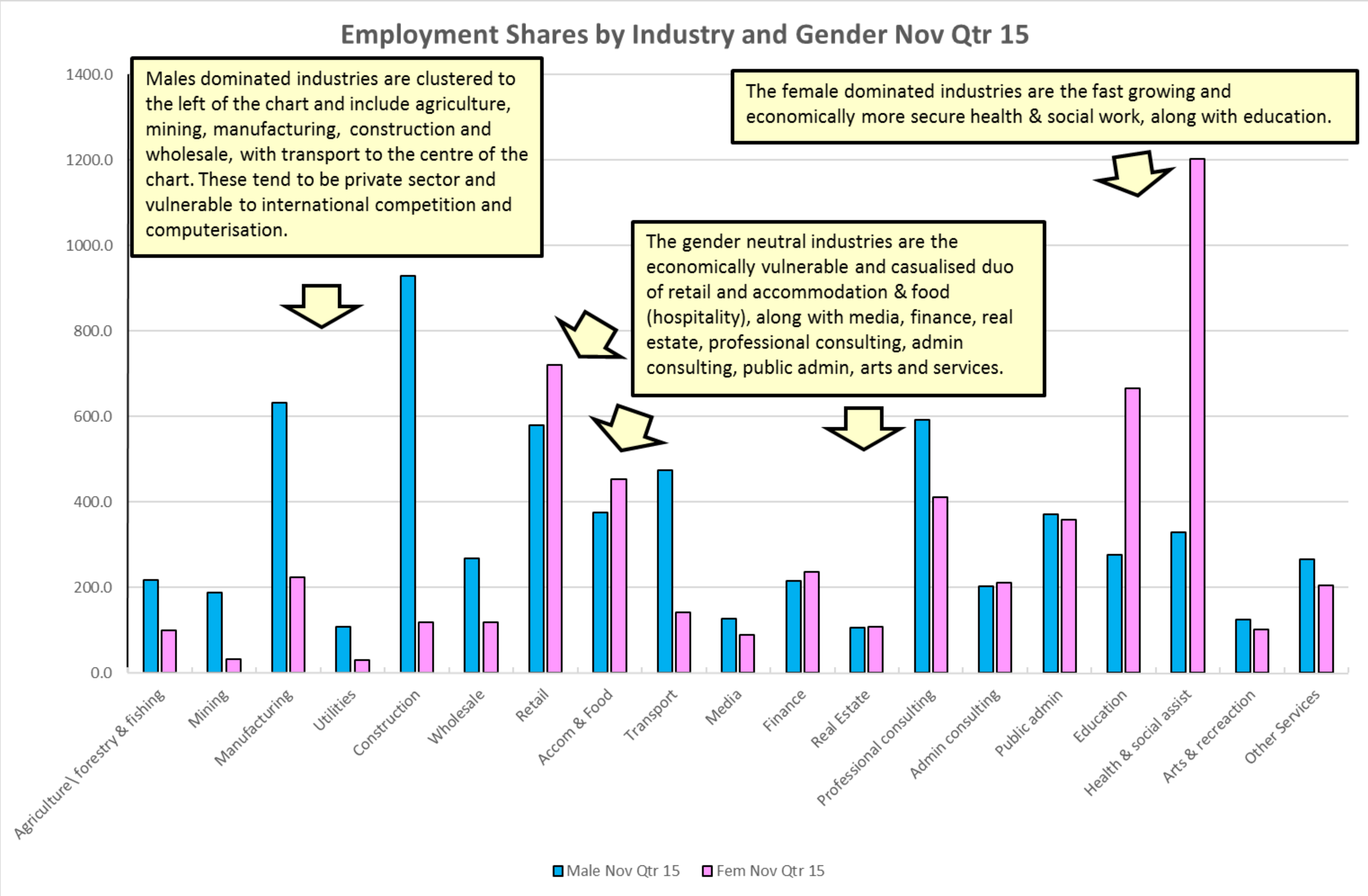
The biggest demographics dominating these regions are older Australians around the transition to retirement age groups and older, who recently gained sales jobs. These older groups who haven't already paid off their home often still experience some signs of mortgage stress due to retirement planning which left them with a small mortgage being paid from assets or retirement income. There is also a small group of TAFE students – a group often associated with successful job seekers.



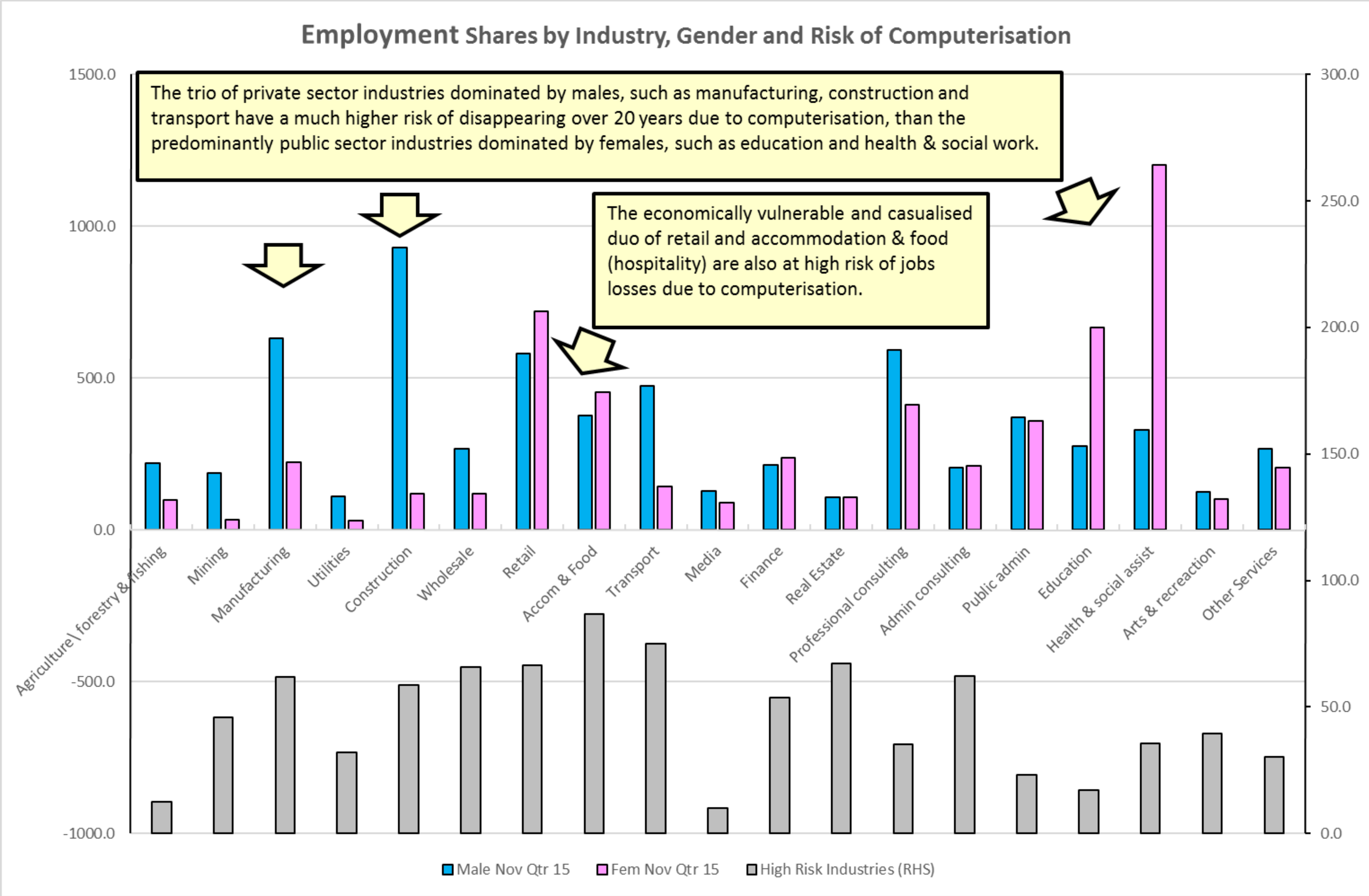
Employment Changes FT and PT by Age Nov Qtr 15 minus Nov Qtr 14
60.0
50.0
40.0
30.0
20.0
10.0
0.0
-10.0
-20.0
20-somethings tended to gain part time jobs with full time jobs won by 30-somethings.
The biggest contribution towards jobs by age in the past 12 months has come from those transitioning to retirement aged 60 plus.
workers in their early 40s lost heavily in the labour market during the last 12 months.
Aged 15-19
Aged 20-24
Aged 25-29
Aged 30-34
Aged 35-39
Aged 40-44
Aged 45-49
Aged 50-54
Aged 55-59
Aged 60-64
Aged 65 plus
Emp Nov Qtr 15 minus Nov Qtr 14 Persons
Emp Full Time Nov Qtr 15 minus Nov Qtr 14 Persons
Emp Part Time Nov Qtr 15 minus Nov Qtr 14 Persons

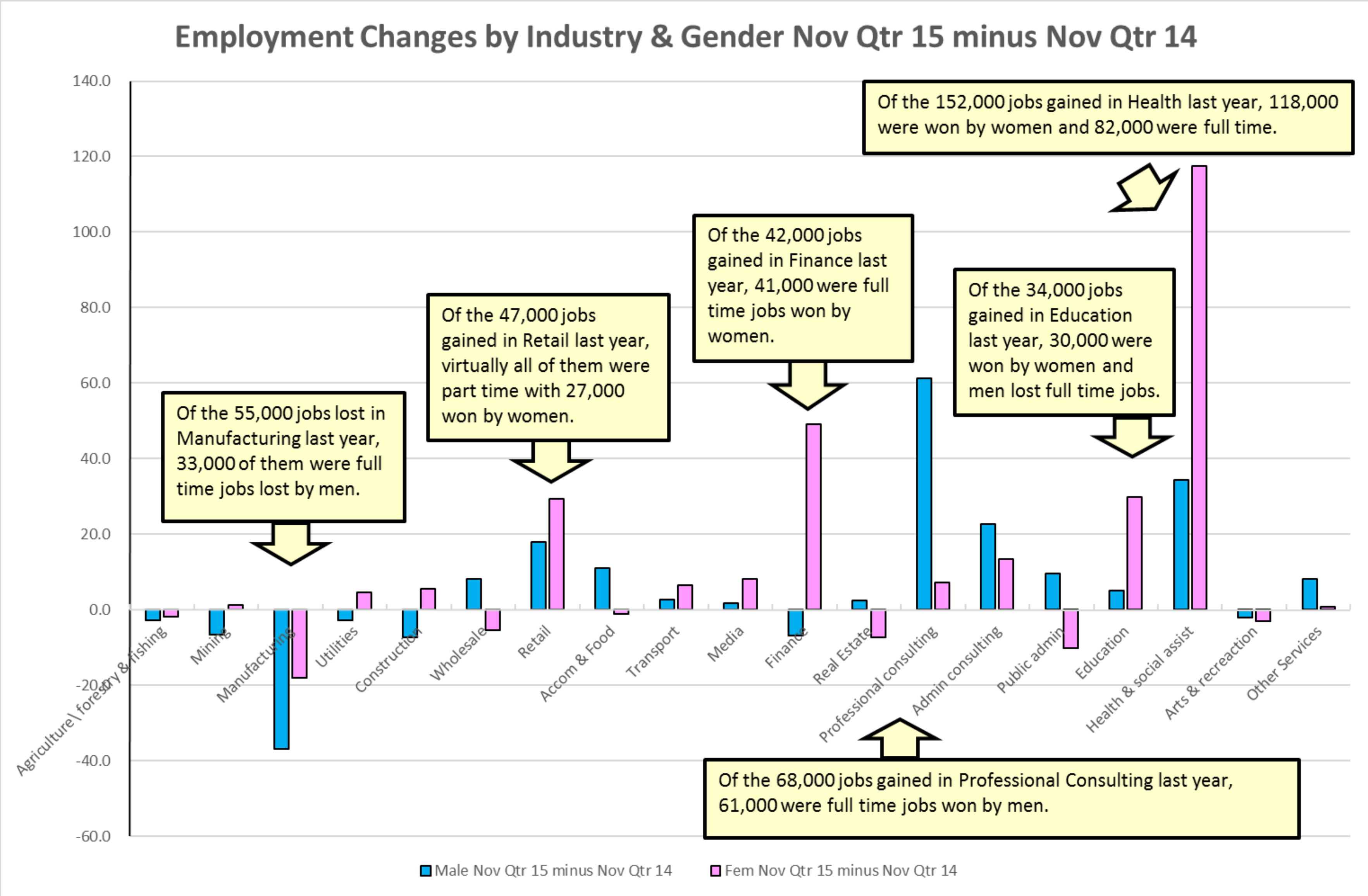

Employment Changes by Age & Gender 2015 minus 2014
70.0
60.0
50.0
40.0
30.0
20.0
10.0
0.0
-10.0
-20.0
-30.0
Females dominated the number of jobs generated for younger age groups in the last 12 months.
The biggest contribution towards jobs by age and gender in the past 12 months has come from those transitioning to retirement aged 60-64 years, especially women.
Younger and middle aged men lost jobs heavily, relative to women of the same ages.
Aged 15-19
Aged 20-24
Aged 25-29
Aged 30-34
Aged 35-39
Aged 40-44
Aged 45-49
Aged 50-54
Aged 55-59
Aged 60-64
Aged 65 plus
Emp Nov 15 minus Nov 14 Persons
Emp Nov 15 minus Nov 14 Males
Emp Nov 15 minus Nov 14 Females

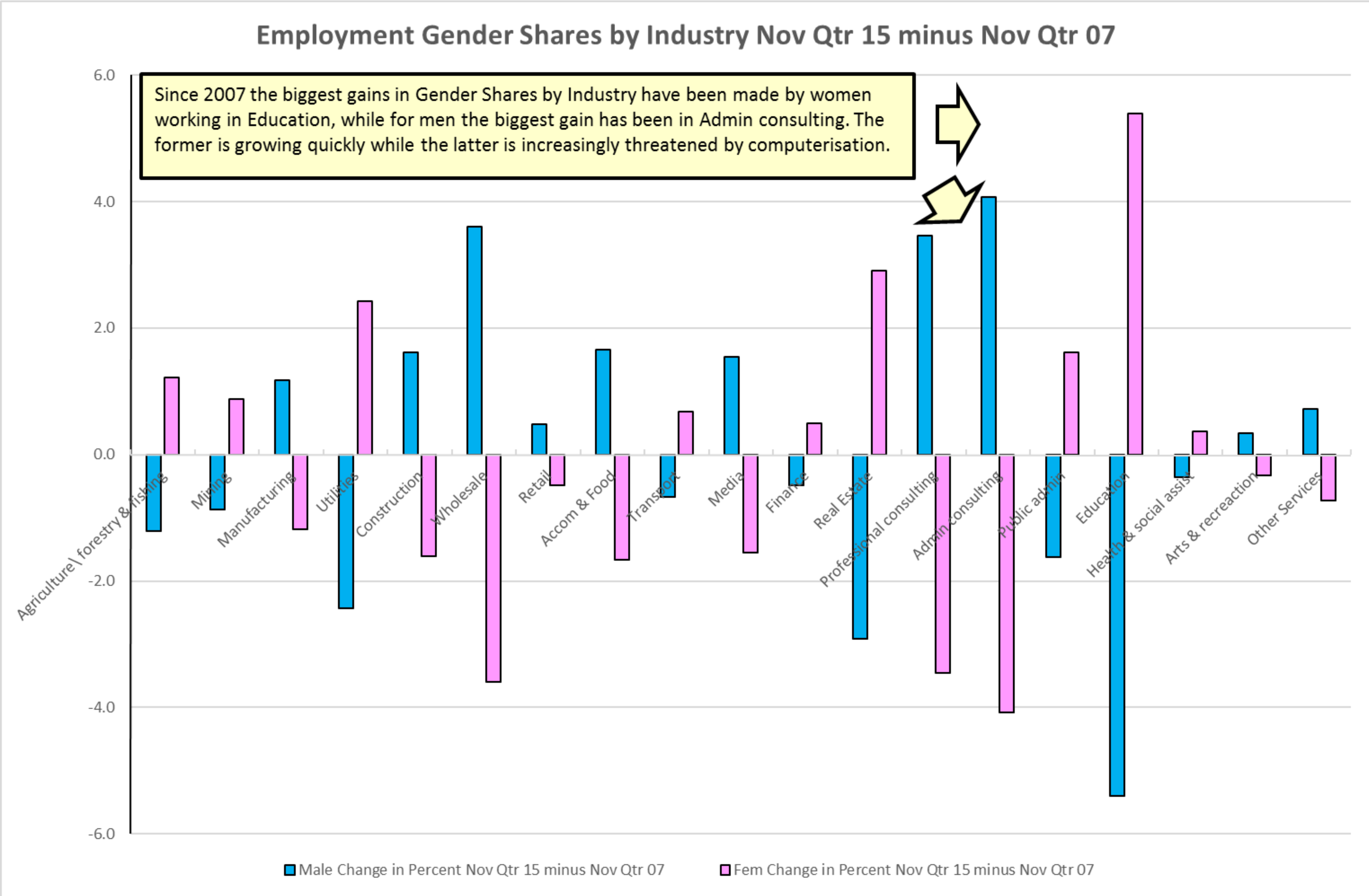

Employment Changes FT & PT by Age & Gender Nov Qtr 15 minus Nov Qtr 14
30.0
25.0
20.0
15.0
10.0
5.0
0.0
-5.0
-10.0
-15.0
Aged 15-19
Aged 20-24
Aged 25-29
Aged 30-34
Aged 35-39
Aged 40-44
Aged 45-49
Aged 50-54
Aged 55-59
Aged 60-64
Aged 65 plus
30-something men and women fared well with full time jobs.
40-44 year old men lost full time jobs.
45-59 year old men and women gained more full time jobs.
Jobs gained by 20-something men and women tended to be part time.
Women aged 60 plus were the big winners of full time and part time jobs in the labour market last year.
Emp Full Time Nov Qtr 15 minus Nov 14 Males
Emp Full Time Nov Qtr 15 minus Nov Qtr 14 Females
Emp Part Time Nov Qtr 15 minus Nov Qtr 14 Males
Emp Part Time Nov Qtr 15 minus Nov Qtr 14 Females



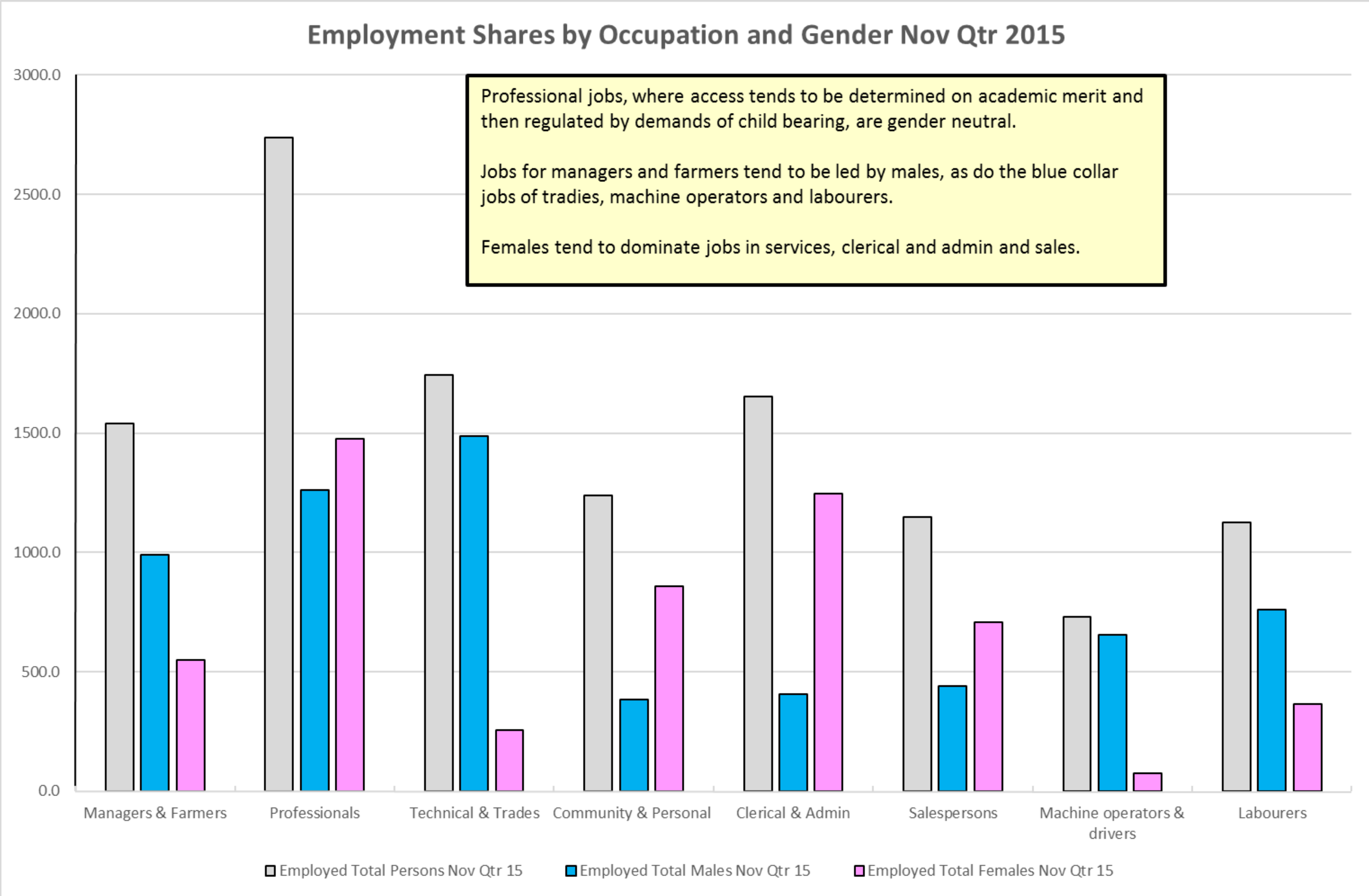
Employment Shares by Industry and Gender Nov Qtr 15
Males dominated industries are clustered to the left of the chart and include agriculture, mining, manufacturing, construction and wholesale, with transport to the centre of the chart. These tend to be private sector and vulnerable to international competition and computerisation.
The female dominated industries are the fast growing and economically more secure health & social work, along with education.
The gender neutral industries are the economically vulnerable and casualised duo of retail and accommodation & food (hospitality), along with media, finance, real estate, professional consulting, admin consulting, public admin, arts and services.
1400.0
1200.0
1000.0
800.0
600.0
400.0
200.0
0.0
Agriculture\ forestry & fishing
Mining
Manufacturing
Utilities
Construction
Wholesale
Retail
Accom & Food
Transport
Media
Finance
Real Estate
Professional consulting
Admin consulting
Public admin
Education
Health & social assist
Arts & recreaction
Other Services
Male Nov Qtr 15
Fem Nov Qtr 15


Employment Shares by Industry, Gender and Risk of Computerisation
The trio of private sector industries dominated by males, such as manufacturing, construction and transport have a much higher risk of disappearing over 20 years due to computerisation, than the predominantly public sector industries dominated by females, such as education and health & social work.
The economically vulnerable and casualised duo of retail and accommodation & food (hospitality) are also at high risk of jobs losses due to computerisation.
1500.0
1000.0
500.0
0.0
-500.0
-1000.0
300.0
250.0
200.0
150.0
100.0
50.0
0.0
Agriculture\ forestry & fishing
Mining
Manufacturing
Utilities
Construction
Wholesale
Retail
Accom & Food
Transport
Media
Finance
Real Estate
Professional consulting
Admin consulting
Public admin
Education
Health & social assist
Arts & recreaction
Other Services
Male Nov Qtr 15
Fem Nov Qtr 15
High Risk Industries (RHS)

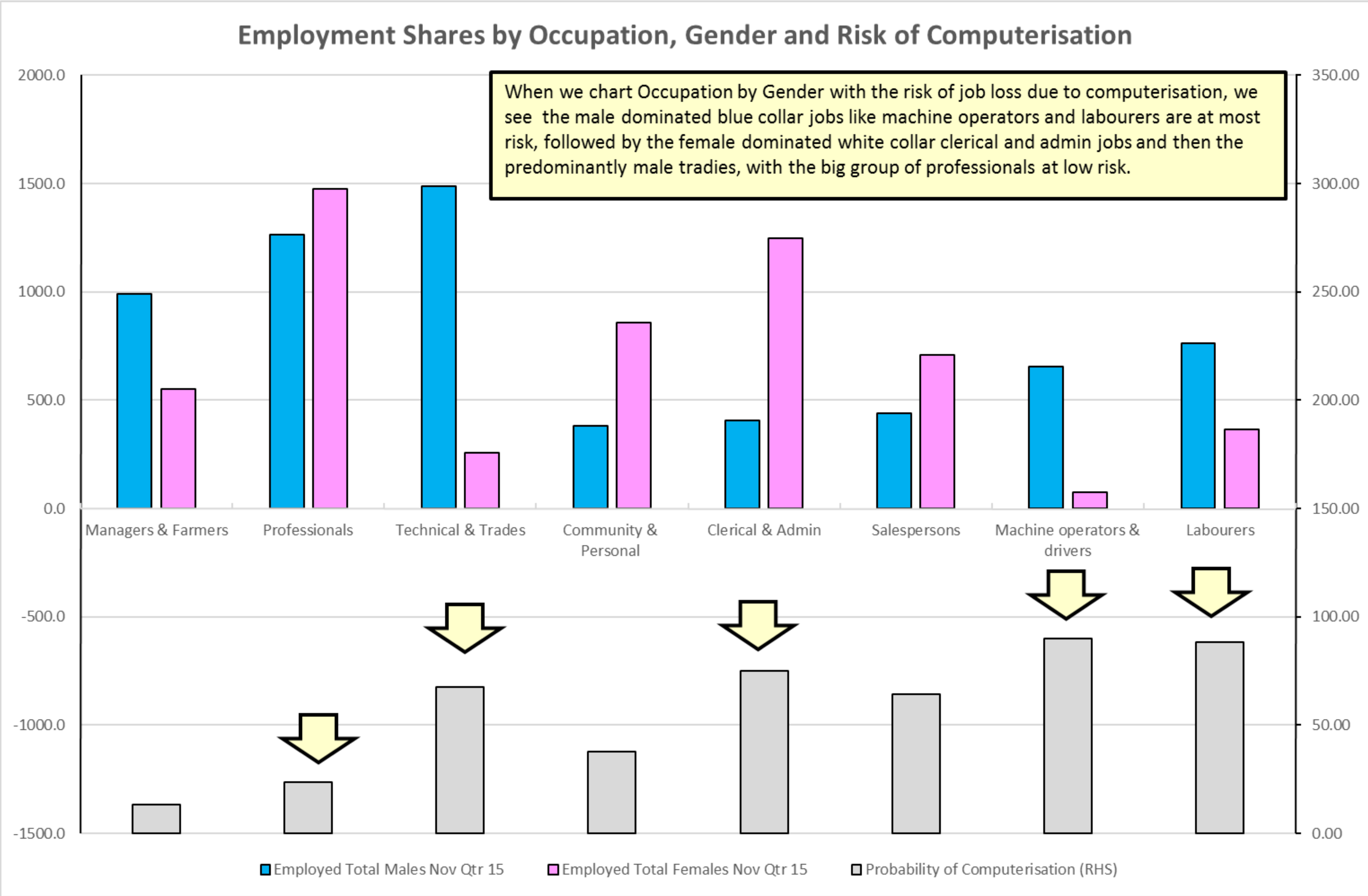

Employment Changes by Industry & Gender Nov Qtr 15 minus Nov Qtr 14
140.0
120.0
100.0
80.0
60.0
40.0
20.0
0.0
-20.0
-40.0
-60.0
Of the 152,000 jobs gained in Health last year, 118,000 were won by women and 82,000 were full time.
Of the 42,000 jobs gained in Finance last year, 41,000 were full time jobs won by women.
Of the 34,000 jobs gained in Education last year, 30,000 were won by women and men lost full time jobs.
Of the 47,000 jobs gained in Retail last year, virtually all of them were part time with 27,000 won by women.
Of the 55,000 jobs lost in Manufacturing last year, 33,000 of them were full time jobs lost by men.
Of the 68,000 jobs gained in Professional Consulting last year, 61,000 were full time jobs won by men.
Agriculture\ forestry & fishing
Mining
Manufacturing
Utilities
Construction
Wholesale
Retail
Accom & Food
Transport
Media
Finance
Real Estate
Professional consulting
Admin consulting
Public admin
Education
Health & social assist
Arts & recreaction
Other Services
Male Nov Qtr 15 minus Nov Qtr 14
Fem Nov Qtr 15 minus Nov Qtr 14

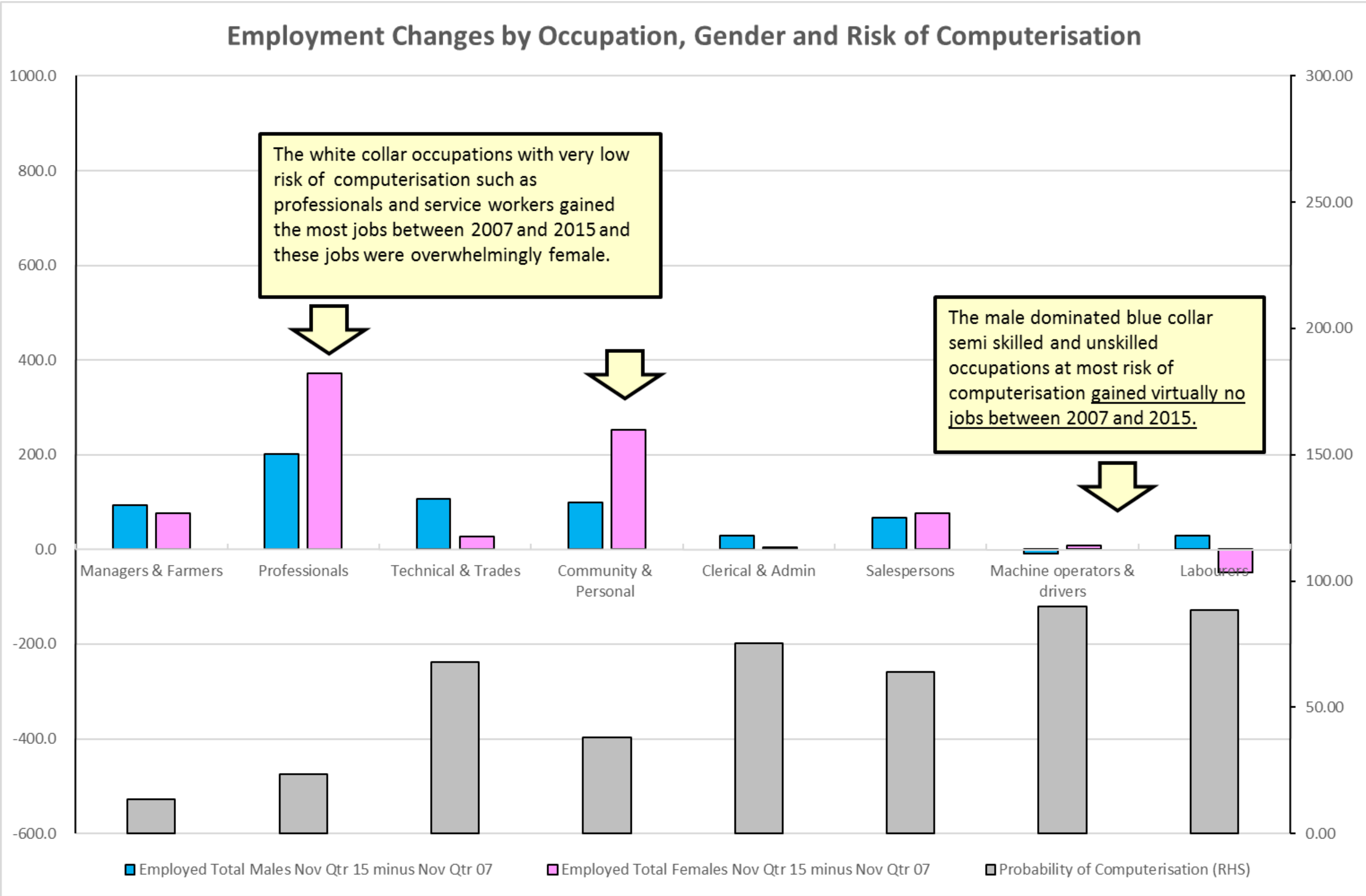


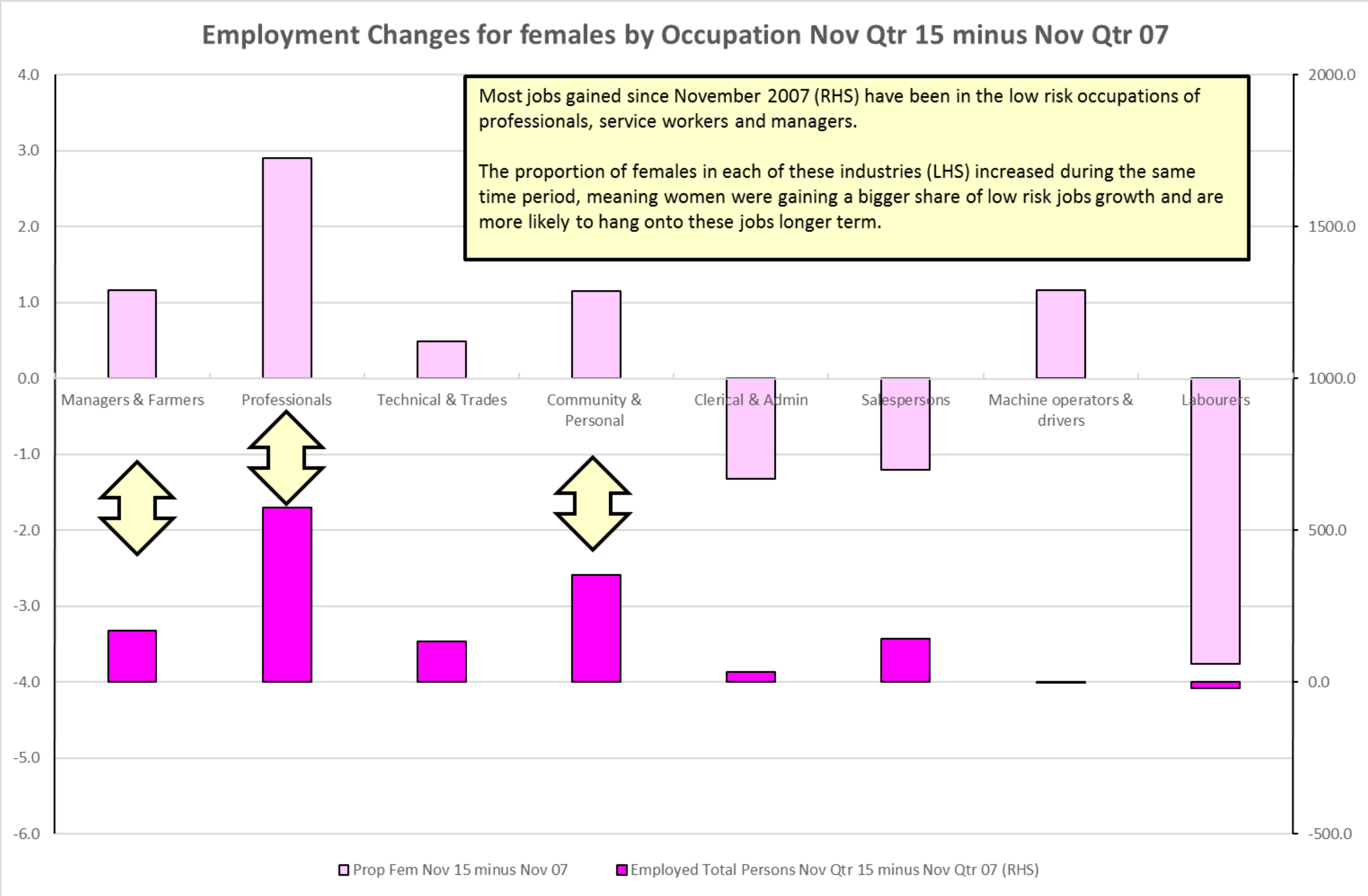
Employment Gender Shares by Industry Nov Qtr 15 minus Nov Qtr 07
Since 2007 the biggest gains in Gender Shares by Industry have been made by women working in Education, while for men the biggest gain has been in Admin consulting. The former is growing quickly while the latter is increasingly threatened by computerisation.
6.0
4.0
2.0
0.0
-2.0
-4.0
-6.0
Agriculture\ forestry & fishing
Mining
Manufacturing
Utilities
Construction
Wholesale
Retail
Accom & Food
Transport
Media
Finance
Real Estate
Professional consulting
Admin consulting
Public admin
Education
Health & social assist
Arts & recreaction
Other Services
Male Change in Percent Nov Qtr 15 minus Nov Qtr 07
Fem Change in Percent Nov Qtr 15 minus Nov Qtr 07

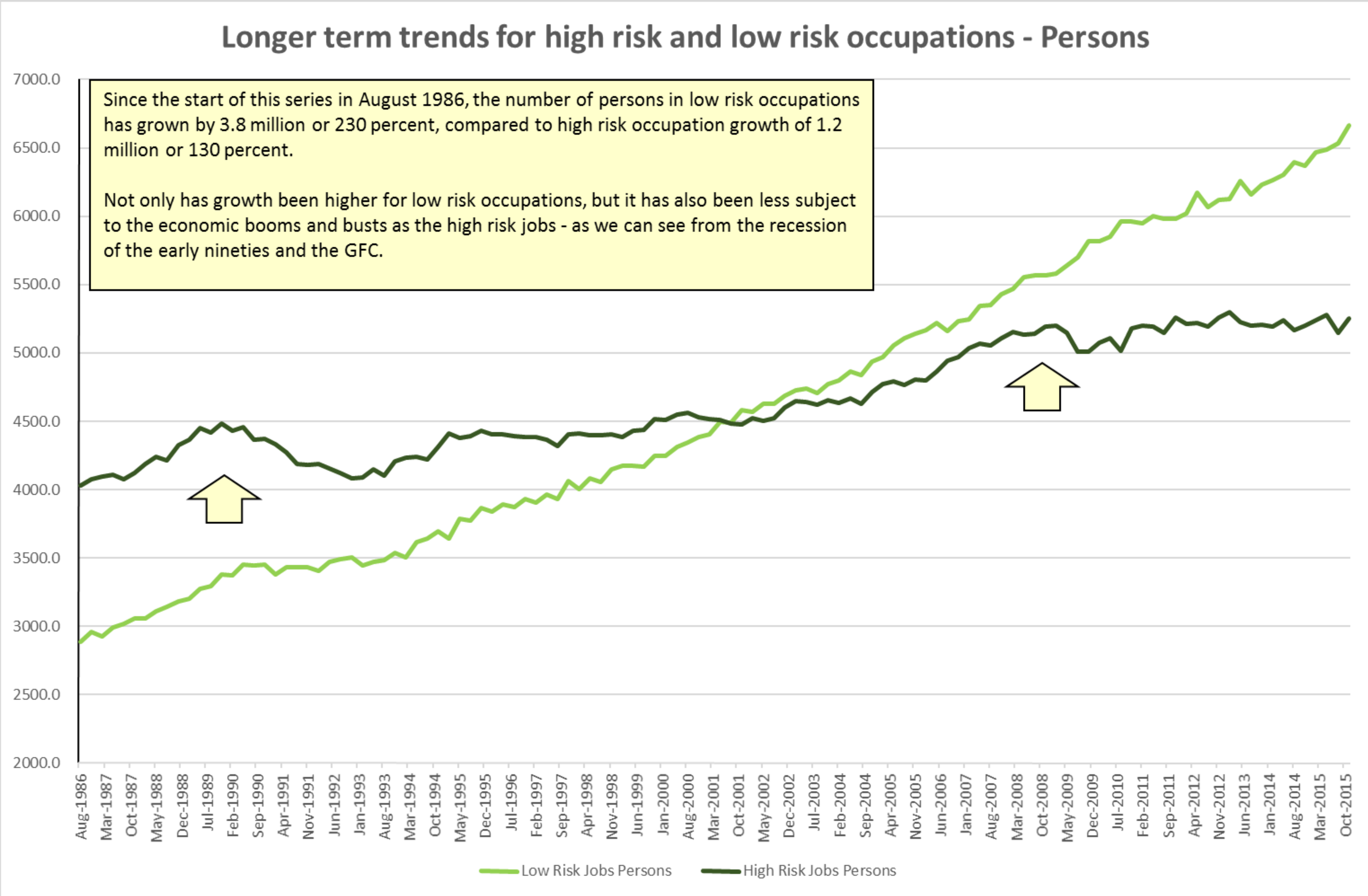


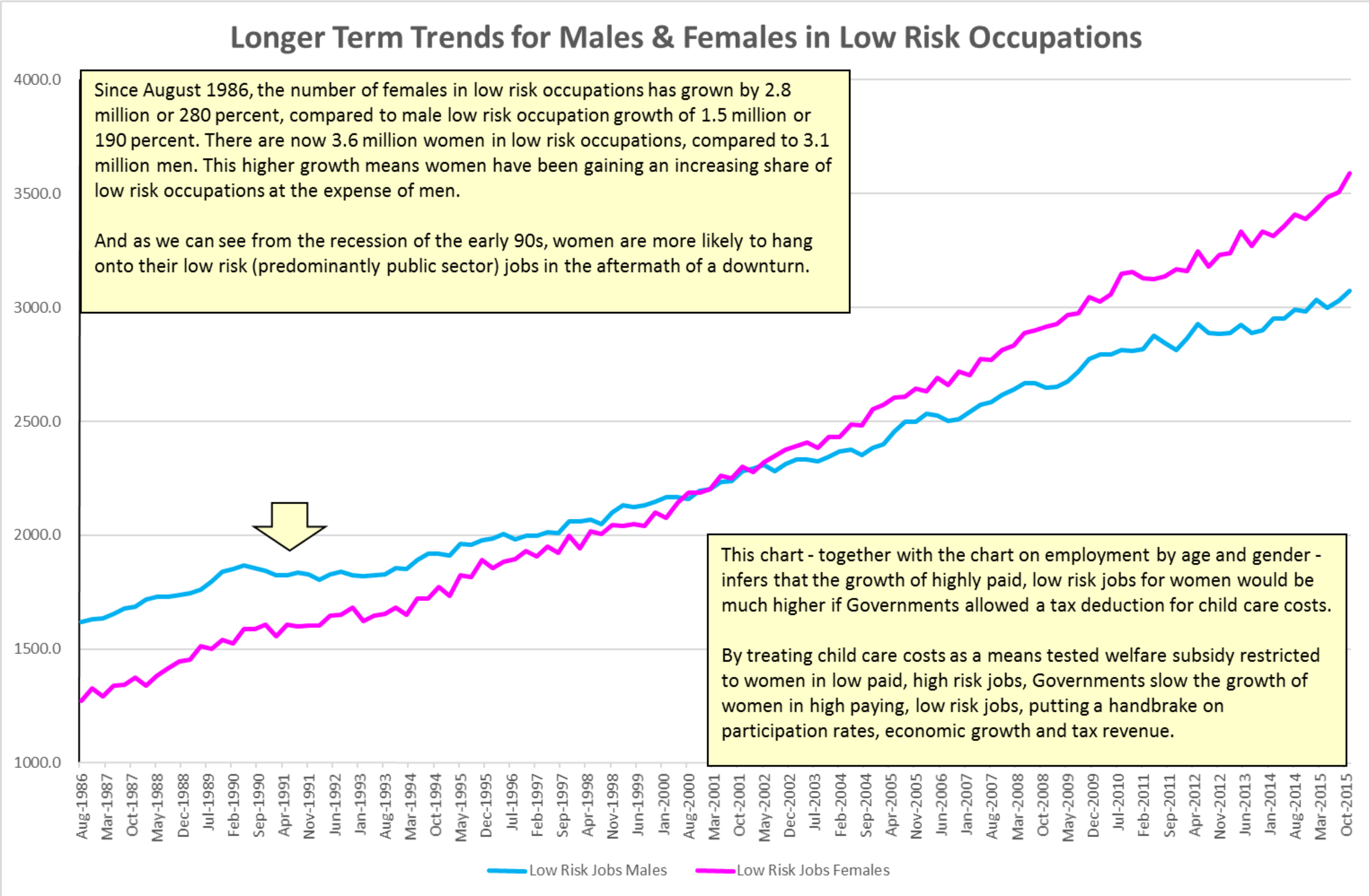
Employment Shares by Occupation and Gender Nov Qtr 2015
3000.0
2500.0
2000.0
1500.0
1000.0
500.0
0.0
Professional jobs, where access tends to be determined on academic merit and then regulated by demands of child bearing, are gender neutral.
Jobs for managers and farmers tend to be led by males, as do the blue collar jobs of tradies, machine operators and labourers.
Females tend to dominate jobs in services, clerical and admin and sales.
Managers & Farmers
Professionals
Technical & Trades
Community & Personal
Clerical & Admin
Salespersons
Machine operators & drivers
Labourers
Employed Total Persons Nov Qtr 15
Employed Total Males Nov Qtr 15
Employed Total Females Nov Qtr 15

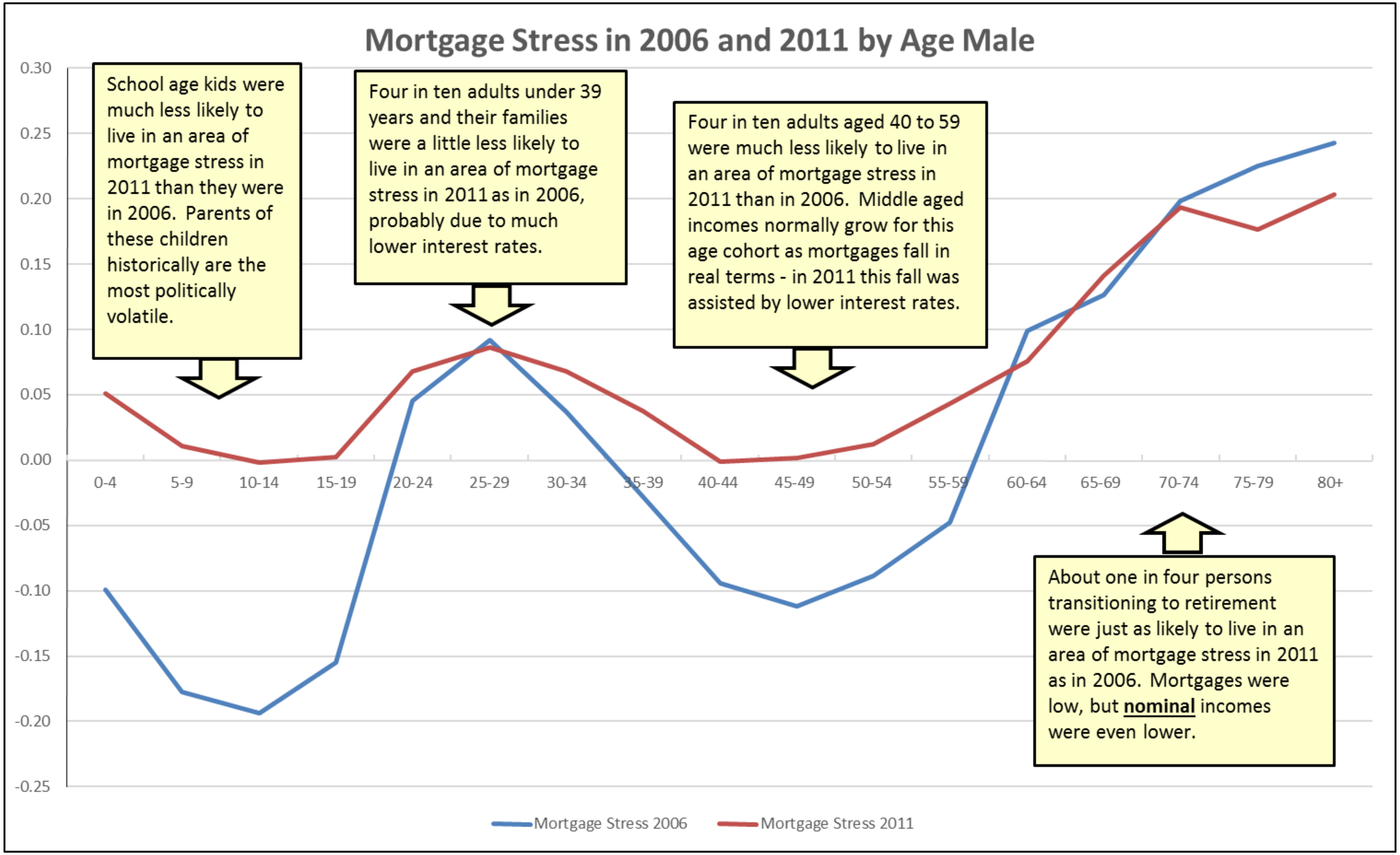

Employment Shares by Occupation, Gender and Risk of Computerisation
When we chart Occupation by Gender with the risk of job loss due to computerisation, we see the male dominated blue collar jobs like machine operators and labourers are at most risk, followed by the female dominated white collar clerical and admin jobs and then the predominantly male tradies, with the big group of professionals at low risk.
2000.0
1500.0
1000.0
500.0
0.0
-500.0
-1000.0
-1500.0
350.00
300.00
250.00
200.00
150.00
100.00
50.00
0.00
Managers & Farmers
Professionals
Technical & Trades
Community & Personal
Clerical & Admin
Salespersons
Machine operators & drivers
Labourers
Employed Total Males Nov Qtr 15
Employed Total Females Nov Qtr 15
Probability of Computerisation (RHS)


Employment Changes by Occupation, Gender and Risk of Computerisation
1000.0
800.0
600.0
400.0
200.0
0.0
-200.0
-400.0
-600.0
300.00
250.00
200.00
150.00
100.00
50.00
0.00
The white collar occupations with very low risk of computerisation such as professionals and service workers gained the most jobs between 2007 and 2015 and these jobs were overwhelmingly female.
The male dominated blue collar semi skilled and unskilled occupations at most risk of computerisation gained virtually no jobs between 2007 and 2015.
Managers & Farmers
Professionals
Technical & Trades
Community & Personal
Clerical & Admin
Salespersons
Machine operators & drivers
Labourers
Employed Total Males Nov Qtr 15 minus Nov Qtr 07
Employed Total Females Nov Qtr 15 minus Nov Qtr 07
Probability of Computerisation (RHS)

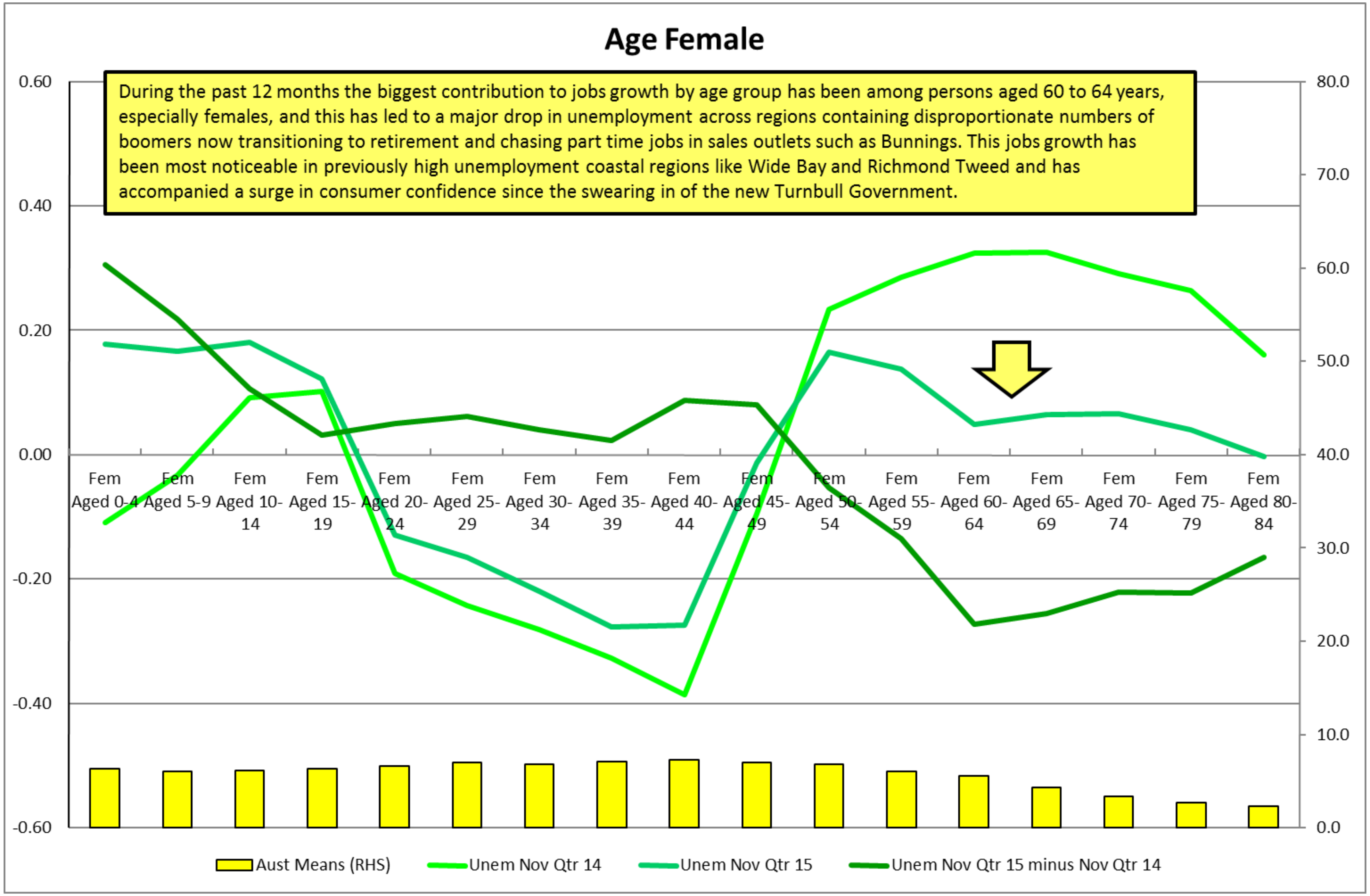

Employment Changes for females by Occupation Nov Qtr 15 minus Nov Qtr 07
Most jobs gained since November 2007 (RHS) have been in the low risk occupations of professionals, service workers and managers.
The proportion of females in each of these industries (LHS) increased during the same time period, meaning women were gaining a bigger share of low risk jobs growth and are more likely to hang onto these jobs longer term.
4.0
3.0
2.0
1.0
0.0
-1.0
-2.0
-3.0
-4.0
-5.0
-6.0
2000.0
1500.0
1000.0
500.0
0.0
-500.0
Managers & Farmers
Professionals
Technical & Trades
Community & Personal
Clerical & Admin
Salespersons
Machine operators & drivers
Labourers
Prop Fem Nov 15 minus Nov 07
Employed Total Persons Nov Qtr 15 minus Nov Qtr 07 (RHS)


Longer term trends for high risk and low risk occupations - Persons
Since the start of this series in August 1986, the number of persons in low risk occupations has grown by 3.8 million or 230 percent, compared to high risk occupation growth of 1.2 million or 130 percent.
Not only has growth been higher for low risk occupations, but it has also been less subject to the economic booms and busts as the high risk jobs - as we can see from the recession of the early nineties and the GFC.
7000.0
6500.0
6000.0
5500.0
5000.0
4500.0
4000.0
3500.0
3000.0
2500.0
2000.0
Aug-1986
Mar-1987
Oct-1987
May-1988
Dec-1988
Jul-1989
Feb-1990
Sep-1990
Apr-1991
Nov-1991
Jun-1992
Jan-1993
Aug-1993
Mar-1994
Oct-1994
May-1995
Dec-1995
Jul-1996
Feb-1997
Sep-1997
Apr-1998
Nov-1998
Jun-1999
Jan-2000
Aug-2000
Mar-2001
Oct-2001
May-2002
Dec-2002
Jul-2003
Feb-2004
Sep-2004
Apr-2005
Nov-2005
Jun-2006
Jan-2007
Aug-2007
Mar-2008
Oct-2008
May-2009
Dec-2009
Jul-2010
Feb-2011
Sep-2011
Apr-2012
Nov-2012
Jun-2013
Jan-2014
Aug-2014
Mar-2015
Oct-2015
Low Risk Jobs Persons
High Risk Jobs Persons

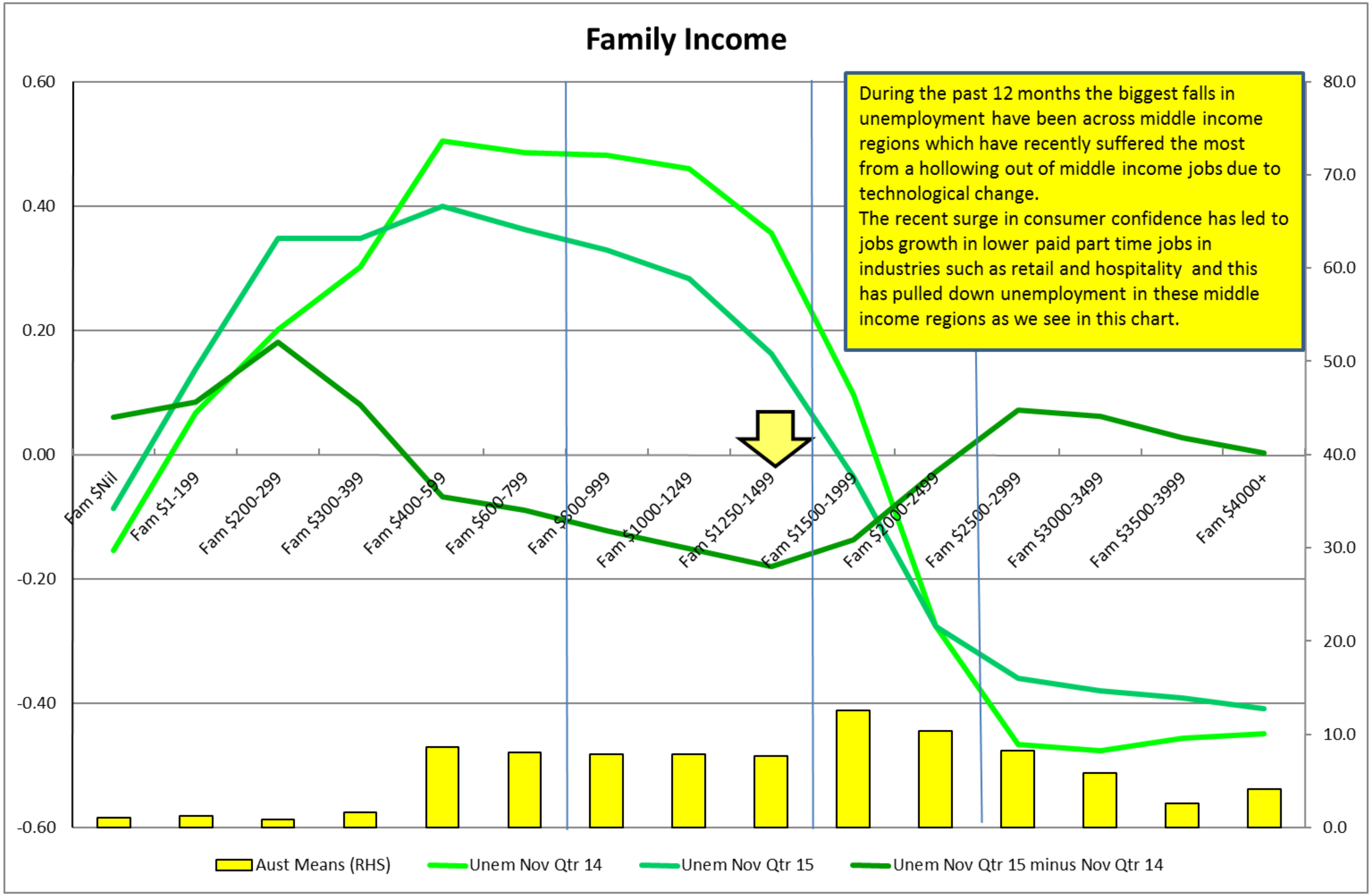

Longer Term Trends for Males & Females in Low Risk Occupations
Since August 1986, the number of females in low risk occupations has grown by 2.8 million or 280 percent, compared to male low risk occupation growth of 1.5 million or 190 percent. There are now 3.6 million women in low risk occupations, compared to 3.1 million men. This higher growth means women have been gaining an increasing share of low risk occupations at the expense of men.
And as we can see from the recession of the early 90s, women are more likely to hang onto their low risk (predominantly public sector) jobs in the aftermath of a downturn.
This chart - together with the chart on employment by age and gender - infers that the growth of highly paid, low risk jobs for women would be much higher if Governments allowed a tax deduction for child care costs.
By treating child care costs as a means tested welfare subsidy restricted to women in low paid, high risk jobs, Governments slow the growth of women in high paying, low risk jobs, putting a handbrake on participation rates, economic growth and tax revenue.
4000.0
3500.0
3000.0
2500.0
2000.0
1500.0
1000.0
Aug-1986
Oct-2015
Low Risk Jobs Males
Low Risk Jobs Females

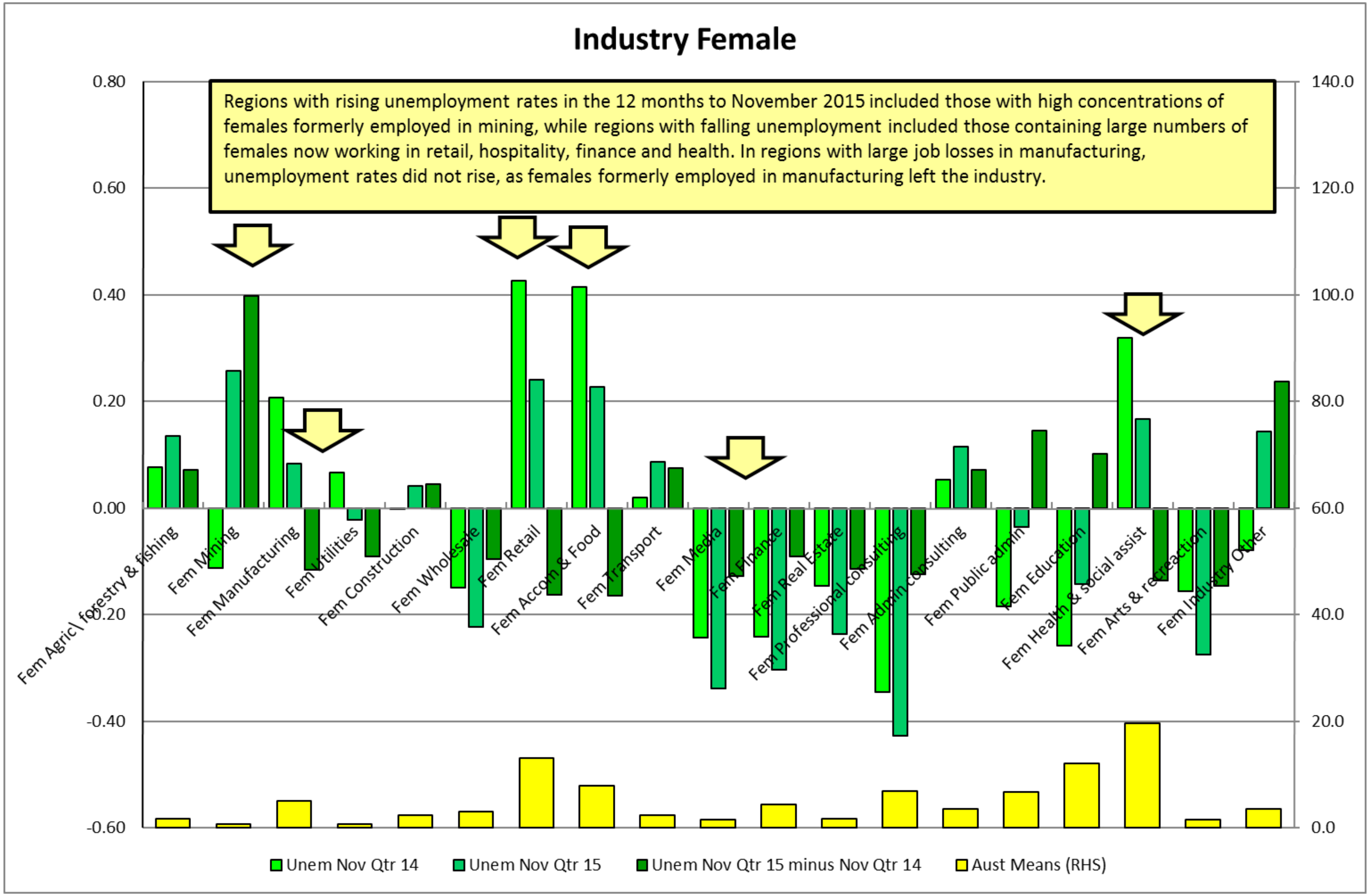


Mortgage Stress in 2006 and 2011 by Age Male
0.30
0.25
0.20
0.15
0.10
0.05
0.00
-0.05
-0.10
-0.15
-0.20
-0.25
0-4
5-9
10-14
15-19
20-24
25-29
30-34
35-39
40-44
45-49
50-54
55-59
60-64
65-69
70-74
75-79
80+
School age kids were much less likely to live in an area of mortgage stress in 2011 than they were in 2006. Parents of these children historically are the most politically volatile.
Four in ten adults under 39 years and their families were a little less likely to live in an area of mortgage stress in 2011 as in 2006, probably due to much lower interest rates.
Four in ten adults aged 40 to 59 were much less likely to live in an area of mortgage stress in 2011 than in 2006. Middle aged incomes normally grow for this age cohort as mortgages fall in real terms - in 2011 this fall was assisted by lower interest rates.
About one in four persons transitioning to retirement were just as likely to live in an area of mortgage stress in 2011 as in 2006. Mortgages were low, but **nominal** incomes were even lower.
Mortgage Stress 2006
Mortgage Stress 2011

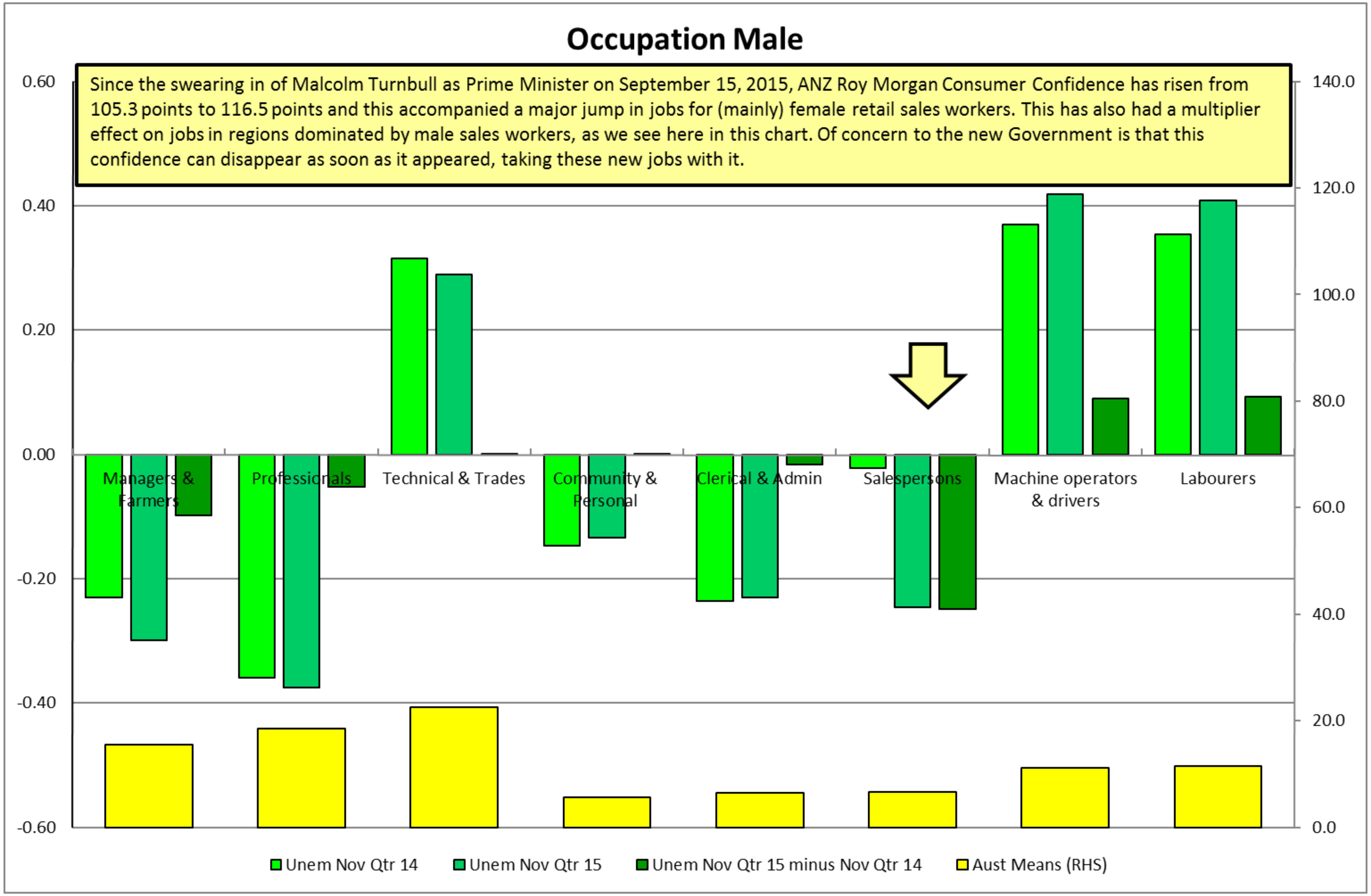


Age Female
During the past 12 months the biggest contribution to jobs growth by age group has been among persons aged 60 to 64 years, especially females, and this has led to a major drop in unemployment across regions containing disproportionate numbers of boomers now transitioning to retirement and chasing part time jobs in sales outlets such as Bunnings. This jobs growth has been most noticeable in previously high unemployment coastal regions like Wide Bay and Richmond Tweed and has accompanied a surge in consumer confidence since the swearing in of the new Turnbull Government.
0.60
0.40
0.20
0.00
-0.20
-0.40
-0.60
80.0
70.0
60.0
50.0
40.0
30.0
20.0
10.0
0.0
Fem Aged 0-4
Fem Aged 5-9
Fem Aged 10-14
Fem Aged 15-19
Fem Aged 20-24
Fem Aged 25-29
Fem Aged 30-34
Fem Aged 35-39
Fem Aged 40-44
Fem Aged 45-49
Fem Aged 50-54
Fem Aged 55-59
Fem Aged 60-64
Fem Aged 65-69
Fem Aged 70-74
Fem Aged 75-79
Fem Aged 80-84
Aust Means (RHS)
Unem Nov Qtr 14
Unem Nov Qtr 15
Unem Nov Qtr 15 minus Nov Qtr 14


Family Income
0.60
0.40
0.20
0.00
-0.20
-0.40
-0.60
80.0
70.0
60.0
50.0
40.0
30.0
20.0
10.0
0.0
Fam $Nil
Fam $1-199
Fam $200-299
Fam $300-399
Fam $400-599
Fam $600-799
Fam $800-999
Fam $1000-1249
Fam $1250-1499
Fam $1500-1999
Fam $2000-2499
Fam $2500-2999
Fam $3000-3499
Fam $3500-3999
Fam $4000+
During the past 12 months the biggest falls in unemployment have been across middle income regions which have recently suffered the most from a hollowing out of middle income jobs due to technological change.
The recent surge in consumer confidence has led to jobs growth in lower paid part time jobs in industries such as retail and hospitality and this has pulled down unemployment in these middle income regions as we see in this chart.
Aust Means (RHS)
Unem Nov Qtr 14
Unem Nov Qtr 15
Unem Nov Qtr 15 minus Nov Qtr 14



Industry Female
Regions with rising unemployment rates in the 12 months to November 2015 included those with high concentrations of females formerly employed in mining, while regions with falling unemployment included those containing large numbers of females now working in retail, hospitality, finance and health. In regions with large job losses in manufacturing, unemployment rates did not rise, as females formerly employed in manufacturing left the industry.
0.80
0.60
0.40
0.20
0.00
-0.20
-0.40
-0.60
140.0
120.0
100.0
80.0
60.0
40.0
20.0
0.0
Fem Agric\ forestry & fishing
Fem Mining
Fem Manufacturing
Fem Utilities
Fem Construction
Fem Wholesale
Fem Retail
Fem Accom & Food
Fem Transport
Fem Media
Fem Finance
Fem Real Estate
Fem Professional consulting
Fem Admin consulting
Fem Public admin
Fem Education
Fem Health & social assist
Fem Arts & recreaction
Fem Industry Other
Unem Nov Qtr 14
Unem Nov Qtr 15
Unem Nov Qtr 15 minus Nov Qtr 14
Aust Means (RHS)


Occupation Male
Since the swearing in of of Malcolm Turnbull as Prime Minister on September 15, 2015, ANZ Roy Morgan Consumer Confidence has risen from 105.3 points to 116.5 points and this accompanied a major jump in jobs for (mainly) female retail sales workers. This has also had a multiplier effect on jobs in regions dominated by male sales workers, as we see here in this chart. Of concern to the new Government is that this confidence can disappear as soon as it appeared, taking these new jobs with it.
0.60
0.40
0.20
0.00
-0.20
-0.40
-0.60
140.0
120.0
100.0
80.0
60.0
40.0
20.0
0.0
Managers & Farmers
Professionals
Technical & Trades
Community & Personal
Clerical & Admin
Salespersons
Machine operators & drivers
Labourers
Unem Nov Qtr 14
Unem Nov Qtr 15
Unem Nov Qtr 15 minus Nov Qtr 14
Aust Means (RHS)