



SPECIAL EDITION
Essential Report

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Summary

A surprisingly large number of Australians are working in insecure, black-market jobs– paid cash-in-hand and off the books.

These workers are significantly **less likely to receive** their basic rights at work and **are less informed** about their legal rights.

The survey of more than 1000 Australian workers found that between 50-60% of black-market jobs don't pay superannuation, annual leave, sick leave or penalty rates for sacrificing time with family and friends.

Young workers are most at risk of being employed in black-market jobs, and the most likely to be without legal protections and rights at work:

- More than 1/10 Australian workers are working insecure, black-market jobs.
- Almost 1/4 of people between 18-30 years old are working insecure, black-market jobs.

Of those working off the books:

- Almost 60% of cash-in-hand workers don't receive **penalty rates** for working on weekends or working unsocial hours.
- Almost 50% do not receive **superannuation**, as compared to 90% who receive it for regular, legal employment.
- 56% do not receive **annual leave**, compared to 76% who receive it for regular, legal employment.
- Almost 60% did not receive at least two weeks of **termination notice**.

The results show that those that work, or worked, in cash-in-hand jobs were far **less** likely to be

- Paid **superannuation** (29% cash in hand, 90% regular)
- Entitled to **annual leave** (24% cash in hand, 76% regular)
- Entitled to **sick leave** (23% cash in hand, 76% regular)
- Entitled to **penalty rates** (20% cash in hand, 38% regular)
- Entitled to job and/or **skills training** (15% cash in hand, 55% regular)
- Entitled to 2 weeks or more **notice of termination** (17% cash in hand, 55% regular)

Cash in hand respondents were more likely to select 'don't know' about whether they were eligible for the following entitlements:

- Superannuation (10% cash in hand, 2% regular)
- Annual leave (7% cash in hand, 2% regular)
- Sick leave (7% cash in hand, 2% regular)

- Long service leave (15% cash in hand, 5% regular)
- Penalty rates (8% cash in hand, 4% regular)
- Job and/or skills training (9% cash in hand, 6% regular)

Cash in hand work

Q. Have you been paid cash-in-hand by an employer for a job in the last 3 years? Please be assured that your responses will remain confidential and that you cannot be personally identified.

	%	Male	Female
Total cash in hand job:	13%	17%	9%
Yes in one or more of my current jobs	5%	6%	3%
Yes for a past job in the last 3 years	8%	11%	6%
Yes but my employer pays / paid tax before giving me the net amount in cash	1%	1%	1%
No not currently nor in the last 3 years	86%	82%	90%

In total, 13% of respondents were either currently employed in a cash-in-hand job or had been in the last 3 years. The majority of respondents did not currently work in a cash-in-hand job or had worked in one over the last 3 years (86%).

Male respondents were more likely to work or have worked in cash-in-hand jobs (17%), compared with female respondents (9%).

Looking at the results by age:

	%	18-29	30-39	40-49	50-59	60+
Total cash in cash job:	13%	24%	11%	12%	7%	-
Yes in one or more of my current jobs	5%	10%	3%	4%	3%	-
Yes for a past job in the last 3 years	8%	14%	8%	6%	4%	9%
Yes but my employer pays / paid tax before giving me the net amount in cash	1%	3%	1%	*	1%	-
No not currently nor in the last 3 years	86%	72%	88%	89%	92%	91%

Respondents aged 18-29 were almost twice as likely as the rest of the sample to work, or have worked, in a cash-in-hand job.

There were no other significant variations by age.

Length of time in cash-in-hand job

Q. How long were you, or have you been, employed in that cash-in-hand job?

	n=142	%
Less than 3 months		34%
Between 3-12 months		24%
Between 1-2 years		16%
More than 2 years		14%
Don't know		12%

Those respondents that worked, or had worked, in a cash-in-hand job (n=142) were asked the length of time they were employed in that job.

The largest portion of this sub-sample had worked in their cash-in-hand job for less than 3 months (34%), followed by between 3-12 months (24%). Combining these two categories, 58% of the sub-sample had worked in their cash-in-hand job for up to 12 months.

Sixteen per cent (16%) had worked in their cash-in-hand job for between 1-2 years and 14% had worked in their cash in hand job for more than 2 years.

Working conditions

Q. In your job, are you, or were you, entitled to receive or paid, any of the following from your employer (not the government).

	Yes	No	Don't know	Not applicable to my job*
Superannuation	82%	11%	4%	4%
<i>Cash in hand (current and past)</i>	<i>29%</i>	<i>48%</i>	<i>10%</i>	<i>14%</i>
<i>Regular employment</i>	<i>90%</i>	<i>5%</i>	<i>2%</i>	<i>2%</i>
Annual leave	69%	21%	3%	6%
<i>Cash in hand (current and past)</i>	<i>24%</i>	<i>56%</i>	<i>7%</i>	<i>14%</i>
<i>Regular employment</i>	<i>76%</i>	<i>17%</i>	<i>2%</i>	<i>5%</i>
Sick leave	69%	22%	3%	6%
<i>Cash in hand (current and past)</i>	<i>23%</i>	<i>55%</i>	<i>7%</i>	<i>15%</i>
<i>Regular employment</i>	<i>76%</i>	<i>17%</i>	<i>2%</i>	<i>5%</i>
Long service leave	57%	30%	6%	7%
<i>Cash in hand (current and past)</i>	<i>18%</i>	<i>52%</i>	<i>15%</i>	<i>15%</i>
<i>Regular employment</i>	<i>63%</i>	<i>27%</i>	<i>5%</i>	<i>5%</i>
Paid parental leave	44%	35%	10%	11%
<i>Cash in hand (current and past)</i>	<i>19%</i>	<i>57%</i>	<i>7%</i>	<i>17%</i>
<i>Regular employment</i>	<i>48%</i>	<i>32%</i>	<i>10%</i>	<i>10%</i>
Penalty rates for early morning, evening or weekend work	35%	45%	5%	15%
<i>Cash in hand (current and past)</i>	<i>20%</i>	<i>57%</i>	<i>8%</i>	<i>16%</i>
<i>Regular employment</i>	<i>38%</i>	<i>43%</i>	<i>4%</i>	<i>15%</i>
Job and/or skills training paid for by the employer	50%	35%	7%	8%
<i>Cash in hand (current and past)</i>	<i>15%</i>	<i>60%</i>	<i>9%</i>	<i>16%</i>
<i>Regular employment</i>	<i>55%</i>	<i>32%</i>	<i>6%</i>	<i>6%</i>
2 weeks or more notice of termination	50%	28%	15%	8%

<i>Cash in hand (current and past)</i>	<i>17%</i>	<i>57%</i>	<i>9%</i>	<i>17%</i>
<i>Regular employment</i>	<i>55%</i>	<i>23%</i>	<i>15%</i>	<i>6%</i>