



# Super guarantee compliance snapshot 2021–22

We recognise the importance of the super guarantee to the Australian community, and its vital role in providing for people's retirement.



Approximately  
**891,000 employers\***  
reporting super obligations through Single Touch Payroll  
\* Representing around 90% of the employer population with the remaining reporting through other channels.



Employing approximately  
**13.6 million employees**



**94%** Most employers are  
**doing the right thing**  
and paying more than **94%** of the super guarantee they are required to – **without intervention from us**

## Super guarantee gap

For 2019–20, we estimate a net gap of **4.9%** or **\$3.4 billion**.

The SG gap estimates the difference between the amount of SG paid and what would have been paid if every employer was fully compliant.

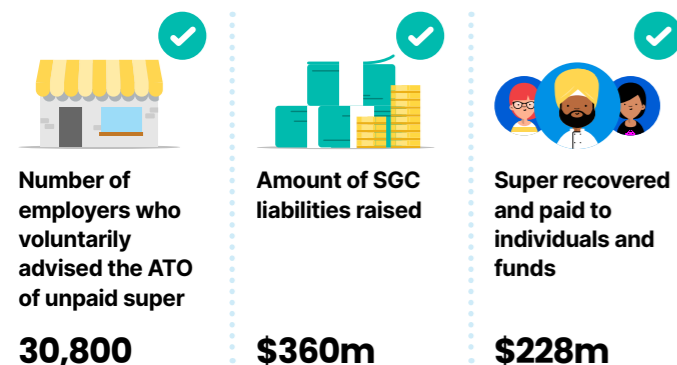


## Super guarantee charge debt\*

	Total collectable debt	<b>\$ 1,867m</b>
	Disputed debt (debt subject to objection/appeal)	<b>\$ 65m</b>
	Insolvent debt	<b>\$ 1,167m</b>
	Under a payment plan	<b>\$ 229m</b>
	Less than 12 months old	<b>\$ 712m</b>

\* This is a snapshot of all SGC debt as at 30 June 2022 including SGC liabilities raised from previous periods.

## Employer disclosures of unpaid super



## ATO compliance actions



### Employee complaints of unpaid super

Total received	<b>19,600*</b>
Total cases completed	<b>15,200</b>
SGC raised	<b>\$ 495m</b>
Part 7 penalties raised	<b>\$ 210m</b>
Amount paid to funds	<b>\$ 129m</b>

### ATO initiated cases for unpaid super

Total cases completed	<b>2,100</b>
SGC raised	<b>\$ 55m</b>
Part 7 penalties raised	<b>\$ 5m</b>
Amount paid to funds	<b>\$ 28m</b>

\* All complaints are reviewed. Not all employee complaints will result in a case being created. Some are resolved through other ATO actions.



### Other proactive ATO actions

We helped approximately **58,000** taxpayers via our proactive actions including reminders, late payment and underpayment letters and emails.

## Total Super Guarantee Charge (SGC) liabilities raised

**\$1,059 million\***



\* Includes the total amount of **\$1,125m** raised from ATO compliance actions and employer disclosures of \$360m in unpaid super, less adjustments for amendments and objections.

## Total super paid to funds and individuals



**\$645.4 million\***

Of the SGC that was raised during the 2021–22 financial year, the ATO has collected and distributed around **\$385m** of super guarantee entitlements to the funds of around **432,300** employees.

\* Includes SGC amounts collected for liabilities raised during the 2021–22 FY and prior years.