



Under-18s super carve-out sees NSW teenagers miss out on \$98 million in super contributions

19 January 2026

The Super Members Council is pushing to scrap an outdated law that denies super to most under-18 workers, after new analysis shows it will shortchange teenagers in New South Wales \$98 million in 2025/26.

The research shows that 119,000 under-18 workers in NSW will miss out on an average of \$815 in super contributions this year, while about 515,000 workers nationally will be excluded from a combined \$405 million.

Under current rules, workers under the age of 18 are only legally guaranteed super if they work more than 30 hours a week for one employer.

The outdated exclusion was originally made to prevent fees eroding low-balance super accounts, but that reason no longer stacks up now there are fee protections on small super balances.

It comes as a Pyxis survey found 73% of Australians support changing the law so workers get paid super at all ages. Only 7% of Australians do not support such a change.

A [recent report](#) by the Council also found scrapping the 30-hour threshold would help close the gender super gap.

The current age-based minimum hours rule means most teenage workers, especially young women who are more likely to work part-time, are not yet paid super on their wages. Women currently retire with 25 per cent less super than men, and the gap can start from their very first day at work.

The report found that if all under-18s were guaranteed super, a typical teenage girl could have nearly \$2,500 more in her super by age 18, which could grow into \$11,000 more by retirement with investment returns.

Teen girls are more likely to work in retail and community service jobs and typically work fewer hours than the current 30-hour super threshold for under-18s.

Teen boys under 18 are more likely to work as tradies and labourers, where full-time hours and apprenticeships are common, giving them guaranteed super.

Scrapping the outdated exclusion would also make legal compliance easier for employers and smooth the start to work for teenagers.

The change has a small aggregate impact on business comprising about 0.03% of the national payroll. The Council supports a phased approach to minimise and manage the impact on business.

The Council's CEO Misha Schubert called on the Australian Government to abolish the 30-hour threshold and guarantee all young Australian workers get a super start to work.

"Under-18 workers in NSW will be shortchanged \$98 million in retirement savings this year because of this outdated rule. It's time to fix it," she said.

"The sooner you get super, the more it'll look after you. Missing out on super before 18 can cost some young people \$11,000 by retirement."

"Equal opportunity shouldn't start at 18. Let's give young workers a better future and pay super to all under-18s."