

SHOW ME THE MONEY

Salary transparency in 2022



CONTENTS

PAGE NUMBER

03	FOREWORD
04	BACKGROUND: HOW FAR WE'VE COME
05	KEY FINDINGS
06	GLOBAL OVERVIEW
07	Best and worst countries
08	By contract type
09	US SALARY TRANSPARENCY
10	By time
11	By state
12	Best and worst MSA's
13	By sector
14	UK SALARY TRANSPARENCY
15-16	By time
17	By region
18	By sector
19	By seniority
20	BENEFITS FOR EMPLOYERS
21	UK and US
22	UK AND US JOBSEEKERS
23	Declining a job interview
24	Transparency in job ads
25	Number one priority to include in job ads
26	What do you think if a company does not include salary
27	Fairer workplace with salary transparency
28	Colleagues and finding out what you earn
29	10 Biggest pain points when applying for a job
30	METHODOLOGY
31	ABOUT ADZUNA
32	REFERENCES

FOREWORD

In 2022, companies around the world are grappling with a cocktail of economic challenges—high inflation, frequent rate hikes, supply chain disruption, the cost-of-living crisis, and more. Meanwhile, workforce trends such as the Great Resignation and quiet quitting are piling further pressure on employers to attract and retain employees.

We are living in very interesting and challenging times. But it could also be a moment of opportunity for businesses - and countries - to double down their efforts to accelerate pay transparency because enhancing pay equity is one way to mitigate the ongoing talent war and a critical first step to closing the gender pay gap.

Two of the world's leading economies, the US and the UK, have de facto adopted the latter mindset. We're seeing the green shoots of progress in advancing pay equity amid these turbulent times. Still, larger scale, comprehensive and collective actions must be taken to catalyse pay equity around the world.

At Adzuna, we're on a mission to make the job market fairer and more transparent for good. We're campaigning to make salary transparency a legal requirement in the US and the UK and calling on all companies to show salaries in their job ads. We want employees to know their worth and waste less time on applications. At the same time, we want to bring value to employers who will be able to attract the right candidates. Most importantly, we want to combat the existing gender pay gap and see salary transparency as the start of this important journey.

As part of the campaign, this whitepaper *Show me the money: Salary transparency in 2022* aims to serve as a wake-up call for employers and official bodies to rethink their endeavour to build a more transparent workplace.

If you're an employer, I urge you to sign our petition to make pay fairer and pledge to show salaries in your job ads. Industry leaders, I ask you to join us in calling for change. Official bodies, I challenge you to embed salary transparency at the top of your agenda. It's time for change.



Doug Monroe

Doug Monroe
Adzuna co-founder & CEO

BACKGROUND

How far we've come

United Kingdom

★★★★☆ **Gender Pay Gap Info. Regulations**
Employers with 250+ employees must report their gender pay gap information annually.

2017

★★★★★ **The Equality Act**
Nationwide law that prohibits wage discrimination based on gender.

2020

★★★★☆ **Voluntary pilot scheme**
A 6-12 month scheme to encourage employers to display salaries in job ads.

2022

United States

1963

The Equal Pay Act ★★★★★
A federal law that prohibits wage discrimination based on race and sex.

2014

Obama's Executive Order ★★★★★☆
Employers must allow employees to discuss their salaries with colleagues.

2016

First state to pass Equal Pay Act ★★★★★☆
Employers in Massachusetts cannot ask about salary history and must not penalise employees who discuss their salaries.

2018

New law in California ★★★★★☆
Employers must provide jobseekers a salary range upon request.

2019

Colorado passes salary transparency law ★★★★★
Employers must show salaries in job ads and file salary history of each role.

Washington amends Equal Pay Opportunities Act ★★★★★☆
Employers must offer the mini and maxi salary range upon request.

2020

Salary history & range disclosure law ★★★★★☆
Toledo and Cincinnati, the first two Ohio cities to make such moves.

Employers in California submit pay data reports ★★★★★☆

Maryland's salary history ban & range disclosure law ★★★★★☆

2021

Nevada's Salary history ban and disclosure mandate ★★★★★☆

Rhode Island's salary range disclosure law passed ★★★★★☆

Salary disclosure law passed in Connecticut ★★★★★☆

Equal Pay Act ★★★★★☆

Companies in Illinois with 100+ employees must apply for an equal pay registration certificate and renew it.

2022

New Jersey's Salary range mandate ★★★★★☆

Salary disclosure law ★★★★★

Employers in New York City must reveal salaries in job ads, effective Nov 2022.

Mandated salary transparency ★★★★★

Employers in Washington and California of 15+ employees must post salary ranges in job ads, effective Jan 2023.

KEY FINDINGS

This whitepaper, *Show me the money: Salary transparency in 2022* benchmarks the current state and evolution of salary transparency in the US and the UK by examining job ads in two of the world's biggest economies.

1. Globally, no country to date has yet achieved full salary transparency. As of August 2022, all job markets surveyed are far from reaching full disclosure, with only two out of 19 markets having over half of their advertised vacancies featuring salaries.
2. The UK is the most salary transparent country among 19 global markets, while the US is among the worst countries in the world for salary transparency, just above India.
3. Despite being the most salary transparent country analysed, progress towards full salary transparency in the UK stalled at 63-67% on average between 2016 and 2021. In 2022, as the cost of living crisis deepens, there has been a marginal decline in the number of job openings with salaries, with August recording the lowest level in six years.
4. The US is the second worst performing country with regards to salary transparency. Since 2017, the proportion of job ads with salaries has declined gradually, with the pandemic in 2020 piling on further pressure. Nevertheless, salary transparency in job ads has improved in 2022, signifying that a positive change may be on the horizon.
5. Employers who disclosed salaries in their job ads attracted two times more traffic and nearly six times more applications.
6. The majority of US and UK jobseekers think employers should be more transparent about salaries in job ads. Of the 10 essential job ads elements, salary was unanimously voted as the No.1 most important component employers should include in their job ads. Close to half of UK jobseekers would turn down an interview opportunity due to knowing the salary. One in three US jobseekers would do so.

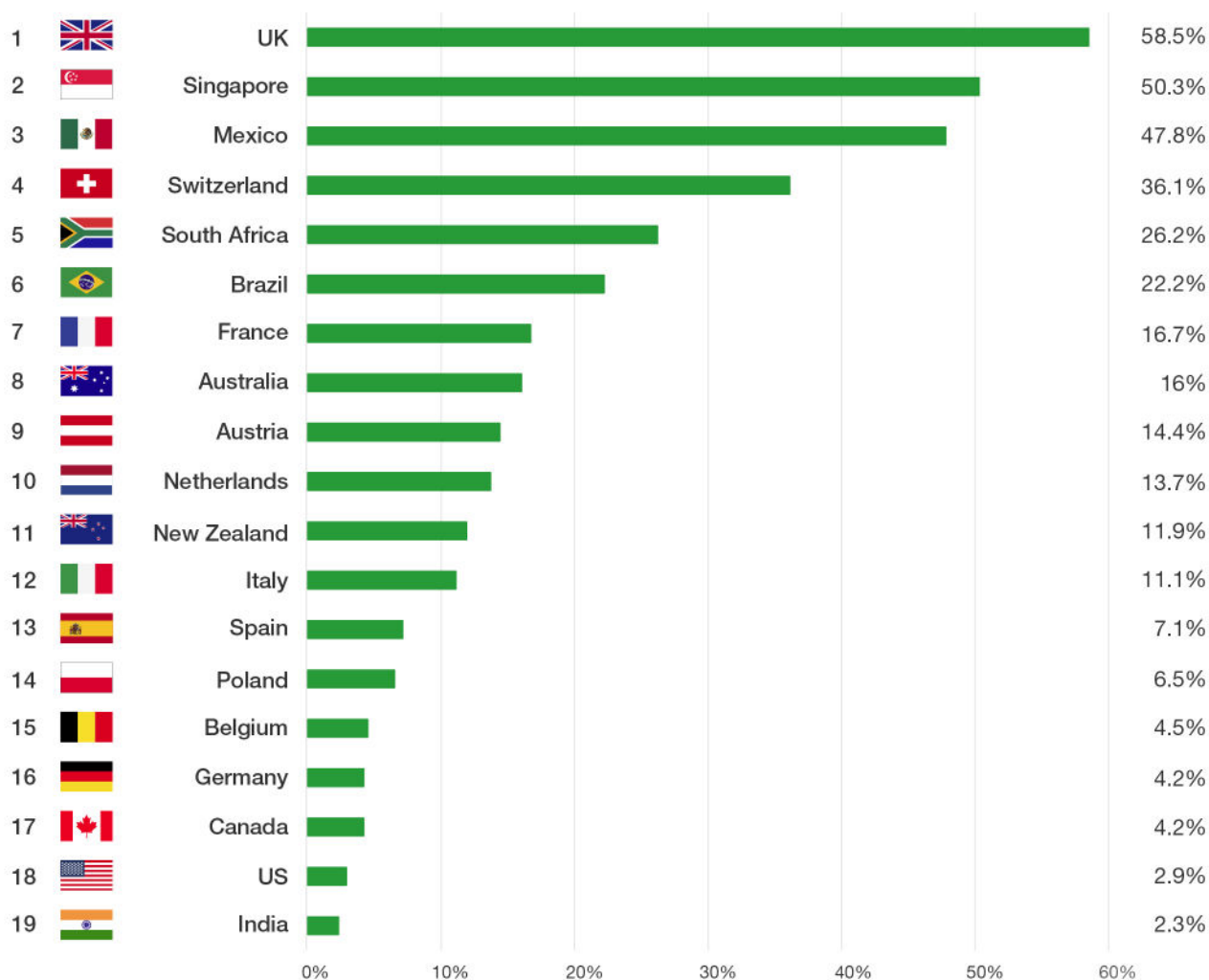
GLOBAL OVERVIEW

UK and US at opposite ends

Overall, among 19 developing and developed countries analysed in August 2022, only two had at least half of their job ads featuring salaries.

The UK leads the global ranking and is the single job market to have reached close to 60% of salary disclosure, followed by Singapore (50%), Mexico (48%) and Switzerland (36%). South Africa and Brazil are towards the middle, at 26% and 22% respectively. In the remaining markets, fewer than one in five job ads featured salaries. Belgium, Germany and Canada had merely 5% of their job ads with salaries. The worst performers are the US and India, standing at 3% and 2% respectively.

Best and worst countries for salary transparency



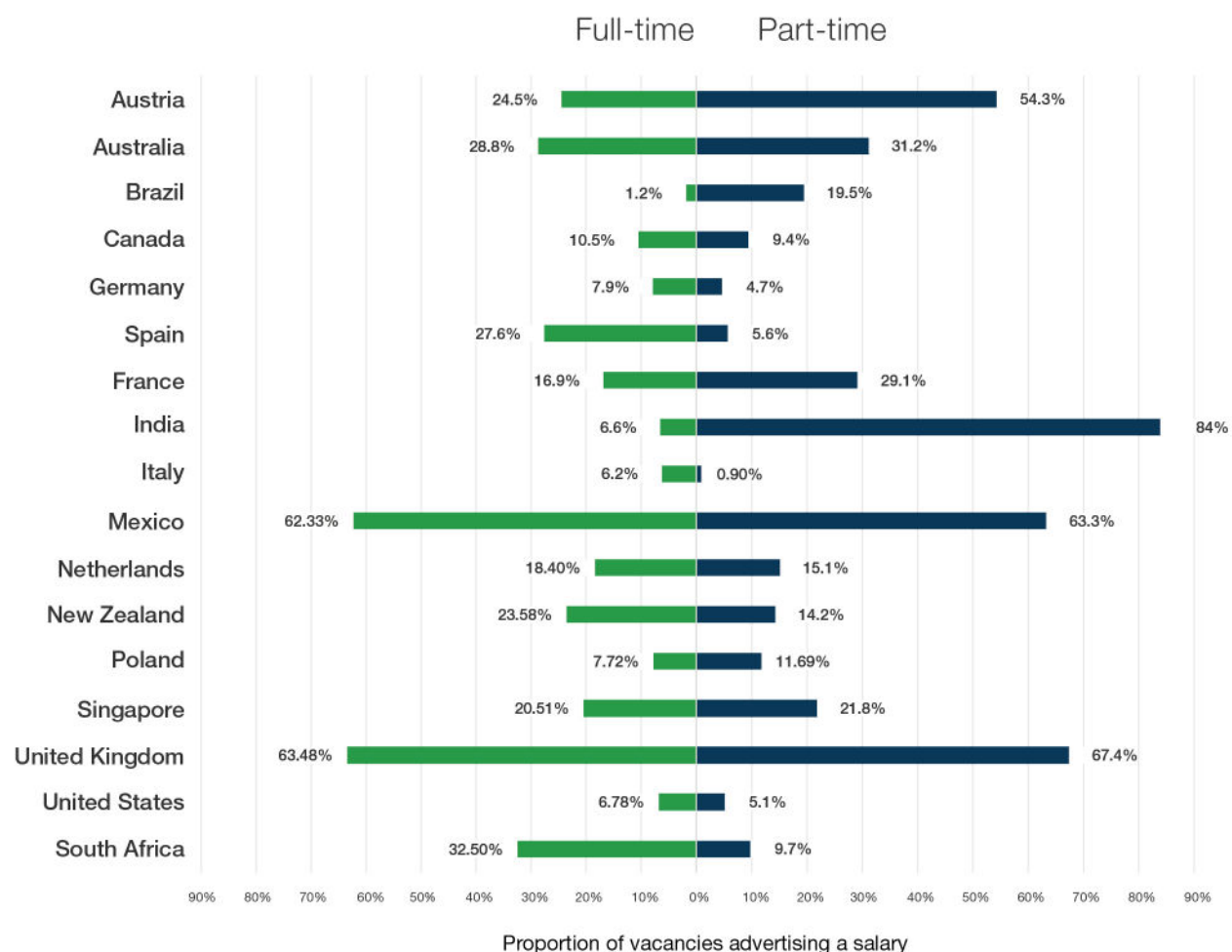
Source: Adzuna

Job ads for part-time roles more likely to disclose salary

Generally, employers around the world are more keen on sharing salaries in part-time roles than in full-time roles. This is potentially due to the fact that the salary range of part-time roles is usually narrow and the turnover rate is very high. Disclosing salaries in the early stages can accelerate the hiring process.

Conversely, US employers are more transparent in full-time roles (6.8%) than in part-time roles (5.1%). In the UK, employers tend to be slightly more open to disclosing salaries in part-time job openings (67%) than in full-time jobs (64%).

Salary transparency by contract type | August 2022



Source: Adzuna

US SALARY TRANSPARENCY

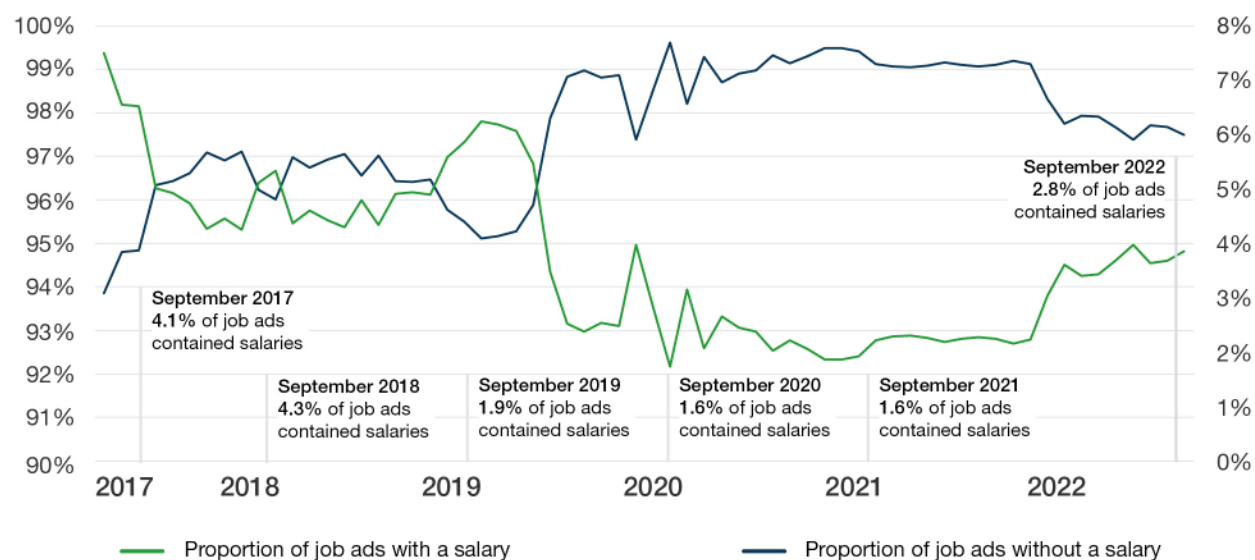
A slow-burning resurgence in 2022

Salary transparency in the US is tied to the country's labour market. It went on a downward trend since the beginning of data collection in April 2017. Precisely, it slowly dropped from 6.9% to the lowest at 1.1% in February 2020, when the US declared a public health emergency. The unemployment rate reached a record high¹¹ at its peak of 14.7% and the redundancy rate reached 11.5%¹².

The salary transparency metrics slowly recovered from the pandemic-induced impacts, standing at an average of 1.6% for 11 months. December 2021 is a watershed moment, with a 0.8% month-over-month in salary transparency. According to the Bureau of Labor Statistics¹³, the unemployment rate dropped to 3.9% in December 2021, falling below 4% for the first time since the pandemic and the biggest year-on-year drop on record. Meanwhile, the Great Resignation had been brewing since the beginning of the 2021, resulting in 47 million Americans quitting their jobs¹⁴. At a time when the war for talent was fiercer than ever, companies devised plans to attract talent, and increasing transparency at the early stages of recruitment was one solution.

In 2022, the proportion of job ads with salaries continued with strong upward momentum. In September, about one in 35 (2.8%) job ads featured salaries. The mild growth can be attributed to this year's sweeping landmark legislative changes in some of the most influential US states. The legal milestones also reflect growing demands for salary transparency among jobseekers.

Salary transparency in the US | 2017 – 2022

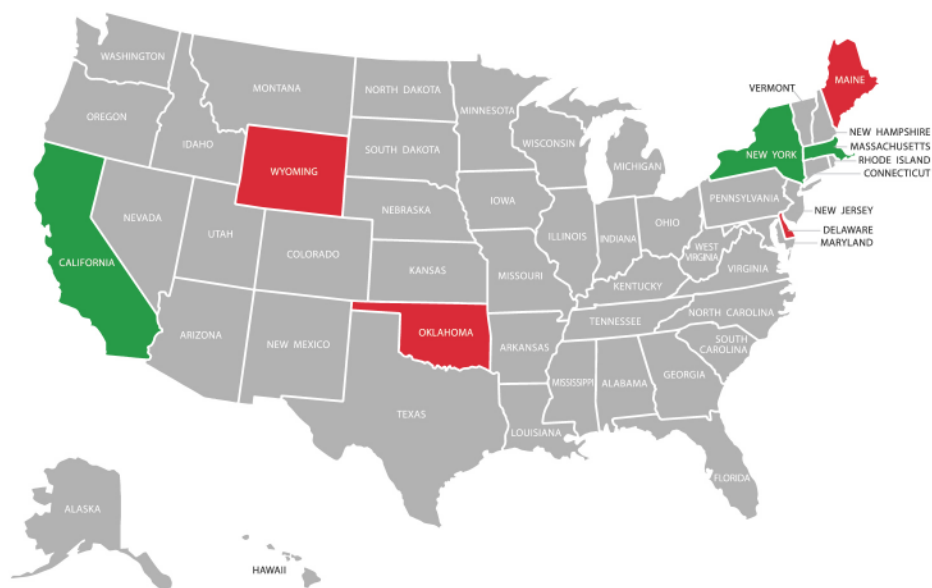


Source: Adzuna

State legal reform matters

Washington D.C., California and New York have emerged as the top three most transparent states. Meanwhile, Delaware, Wyoming and Oklahoma currently have lowest salary disclosure levels. The states that fare well in the ranking either drafted or passed statewide salary transparency laws, or have made tremendous efforts to advance gender and racial equality. Namely, Washington D.C. enacted its Equal Pay and Opportunities Act in 2019, and most recently, the capital city made amendments¹⁵ to mandate employers of 15 or more people to disclose salary and benefits in job ads. The two coasts California¹⁶ and New York¹⁷ passed a landmark bill in September and June respectively. Employers in California with 15 or more employees will be liable to provide salaries or salary bands in job ads in 2023. Those who fail to do so will be fined. New York requires employers with four or more employees to display salaries in job ads, effective in November. Discussion in amending this bill for even greater salary transparency is currently underway in this jurisdiction.

Salary transparency by state | August 2022



Proportion of vacancies advertising a salary

1% 20%



State

Washington D.C.	19.35%
New York	6.40%
California	5.17%
Massachusetts	4.22%
Kentucky	4.08%
Colorado	3.81%
Washington	3.42%
North Dakota	3.26%
Hawaii	3.20%
Utah	3.17%
Illinois	2.93%
Texas	2.89%
Florida	2.76%
Iowa	2.73%
Georgia	2.55%
Vermont	2.54%
Oregon	2.53%
Connecticut	2.43%
Maryland	2.39%
Alabama	2.30%
Pennsylvania	2.28%
Michigan	2.26%
Minnesota	2.26%
Virginia	2.25%
Alaska	2.21%
Wisconsin	2.20%
West Virginia	2.18%
Tennessee	2.15%
Arizona	2.11%
South Carolina	2.11%
Kansas	2.07%
Missouri	2.02%
Idaho	1.91%
Louisiana	1.90%
Ohio	1.89%
New Mexico	1.86%
New Jersey	1.83%
North Carolina	1.82%
Indiana	1.82%
Nevada	1.78%
Montana	1.77%
Arkansas	1.75%
Nebraska	1.61%
South Dakota	1.55%
New Hampshire	1.51%
Mississippi	1.48%
Rhode Island	1.45%
Maine	1.43%
Oklahoma	1.32%
Wyoming	1.27%
Delaware	1.13%

Source: Adzuna

San Francisco at the forefront of salary transparency

Similar to the results of salary transparency by state, metropolitan statistical areas that have proposed or enacted legislation to address the issue perform better in the salary transparency ranking, affirming that a push from official bodies is effective in alleviating a system-level issue.

Best and worst metropolitan areas for salary transparency

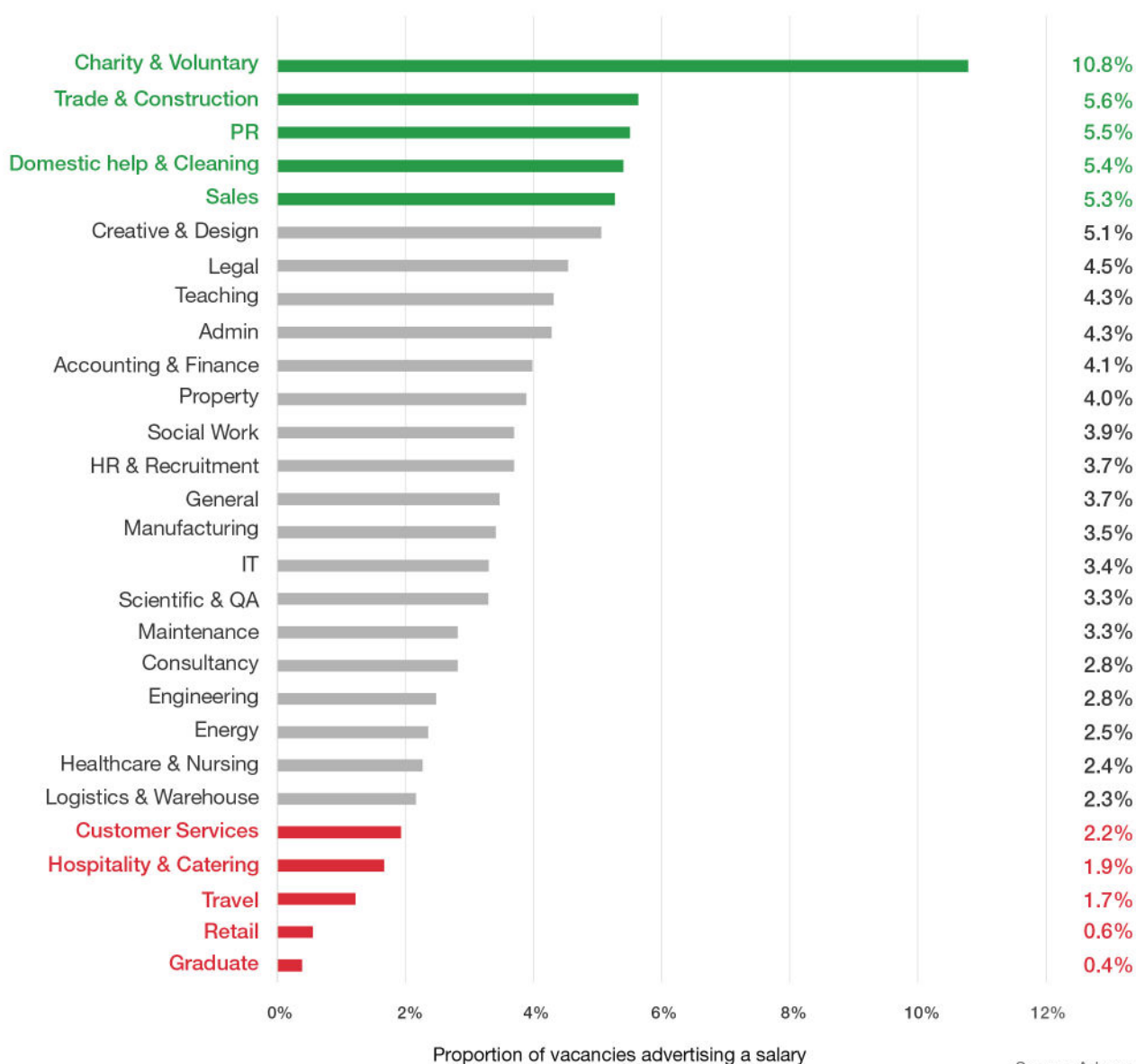


Source: Adzuna

Best and worst sectors for salary transparency

The lack of salary transparency is undoubtedly an industry agnostic issue in the US. Of the 28 sectors analysed, only the charitable sector had at least one in 10 job ads featuring salaries. Trade and construction came second (5%), followed by public relations (5.5%), domestic help & cleaning (5.4%) and sales sectors. Graduate jobs (0.4%), retail (0.6%), travel (1.7%), and hospitality & catering (1.9%) are the least transparent sectors.

Salary transparency by sector | August 2022

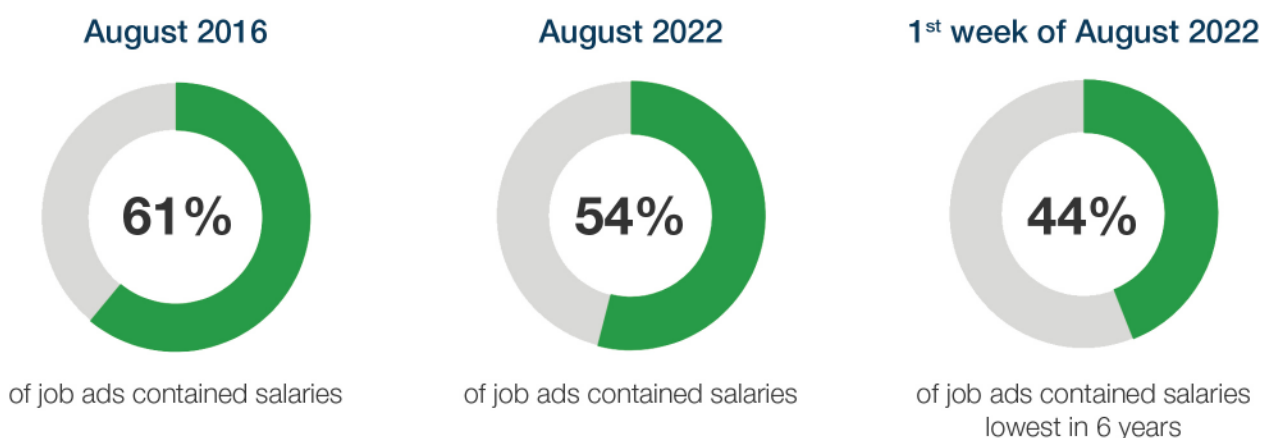


UK SALARY TRANSPARENCY

The UK is going backwards

As a whole, progress in the top-ranking country towards salary transparency remained stagnant between April 2016 and December 2021, with the average proportion of job ads featuring salaries hovering around 63-67%. Alarming, since the beginning of 2022, a slight regression has been recorded, and salary transparency hit a 6-year-low in August.

While overall progress has remained flat over the past six years, there were some notable movements beneath the surface. In June 2016, after the UK held its Brexit referendum and voted to leave the European Union, the proportion of job ads disclosing a salary dropped 5.2%. It slowly regained ground in summer when Theresa May took office to become the UK's second female prime minister.



Source: Adzuna

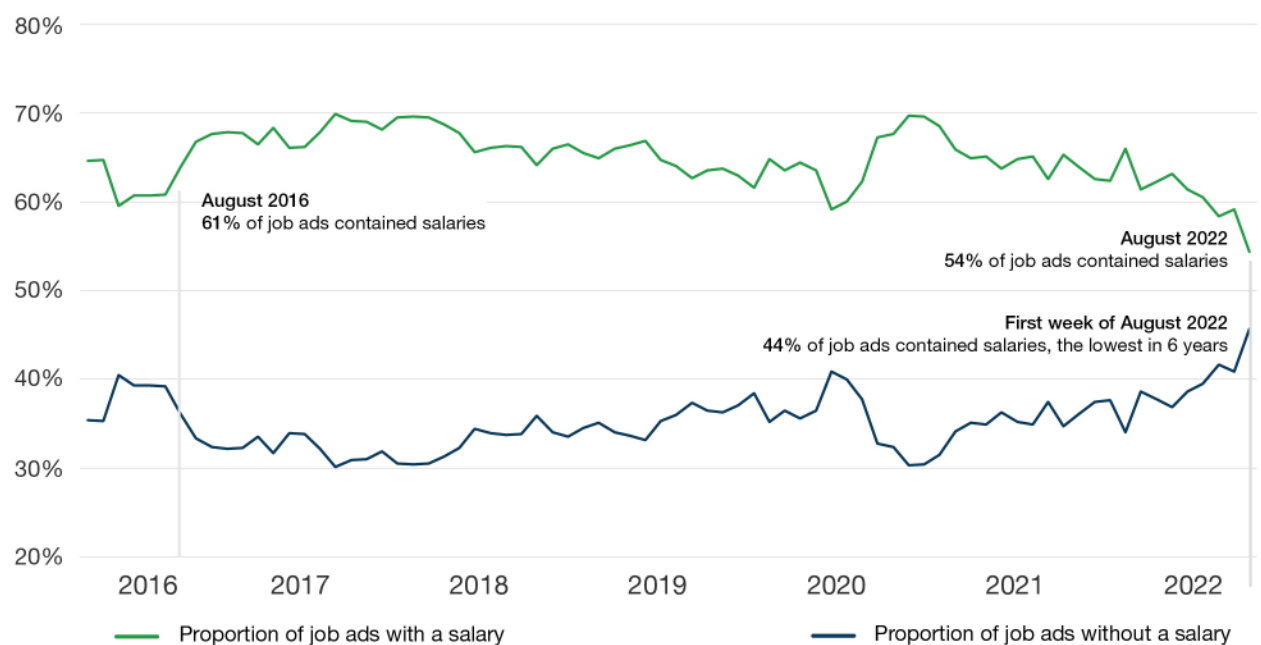
Fuelled by the pandemic, salary transparency also faced headwinds in the first half of 2020, with the proportion of job ads including a salary slipping below 60% for the first time in four years, following the announcement of a national lockdown. Notably, the number of job openings in the period also plunged as low as 369,000, a 65% decrease year-on-year. Summer was the turning point, as remote and hybrid working became a new norm and companies started resuming their recruitment processes.

Previous research by Adzuna revealed that work-from-home job ads started gaining more attention than non-remote job ads in Q2 2020. Towards the end of the year, when another nationwide lockdown was in place, neither salary transparency nor job creation was adversely affected by it. Interestingly, the job market saw the highest level of salary transparency of the year in Q3, suggesting that many employers had digested pandemic-induced changes eventually and were more keen on displaying salaries in job ads to attract talent during turbulent times.

The UK is going backwards *continued*

Fast-forward to 2022, and salary transparency has once again been caught in a downward spiral. In June, the indicator fell under the 60% benchmark. It has yet to regain lost ground. Disclosure levels hit rock bottom in the first week of August, with less than half (44%) of the job ads containing salary information. Drawing a parallel between salary transparency and recent interest rate hikes, this research suggests that aggressive interest rate hikes could have taken a toll on salary transparency advancement. This may be due, in part at least, to employers reducing hiring budgets in a bid to combat soaring inflation.

Salary transparency in the UK | 2016 – 2022



Source: Adzuna

Regions closer to north to central England have greater salary transparency

The best performing regions in the UK are concentrated in Yorkshire and the Midlands areas. About 63% of their vacancies contained salary details. Regions in closer geographical proximity to these areas are more likely to perform well. For example, all six regions surrounding the borders of Yorkshire and the Humber, West Midlands and East Midlands — North West (59.3%), South East (58.8%), South West (58.4%), North East (58.2%), Wales (57.9%) and East (55.8%) — perform homogeneously well. Conversely, poor-performing regions — Scotland (48.8%) and Northern Ireland (27.6%) — are scattered away from north to central England.

It perhaps comes as no surprise that London performs the worst (54.8%) in England. The capital city, which is also the most ethnically diverse region, has the worst ethnicity pay gap⁶ and gender pay gap⁷ in the UK, according to ONS data.

Region	
Yorkshire and The Humber	62.87%
West Midlands (England)	62.69%
East Midlands (England)	62.67%
North West (England)	59.27%
South East (England)	58.77%
South West (England)	58.35%
North East (England)	58.18%
Wales	57.87%
East	55.76%
London	54.82%
Scotland	48.77%
Northern Ireland	27.56%

Salary transparency by region August 2022

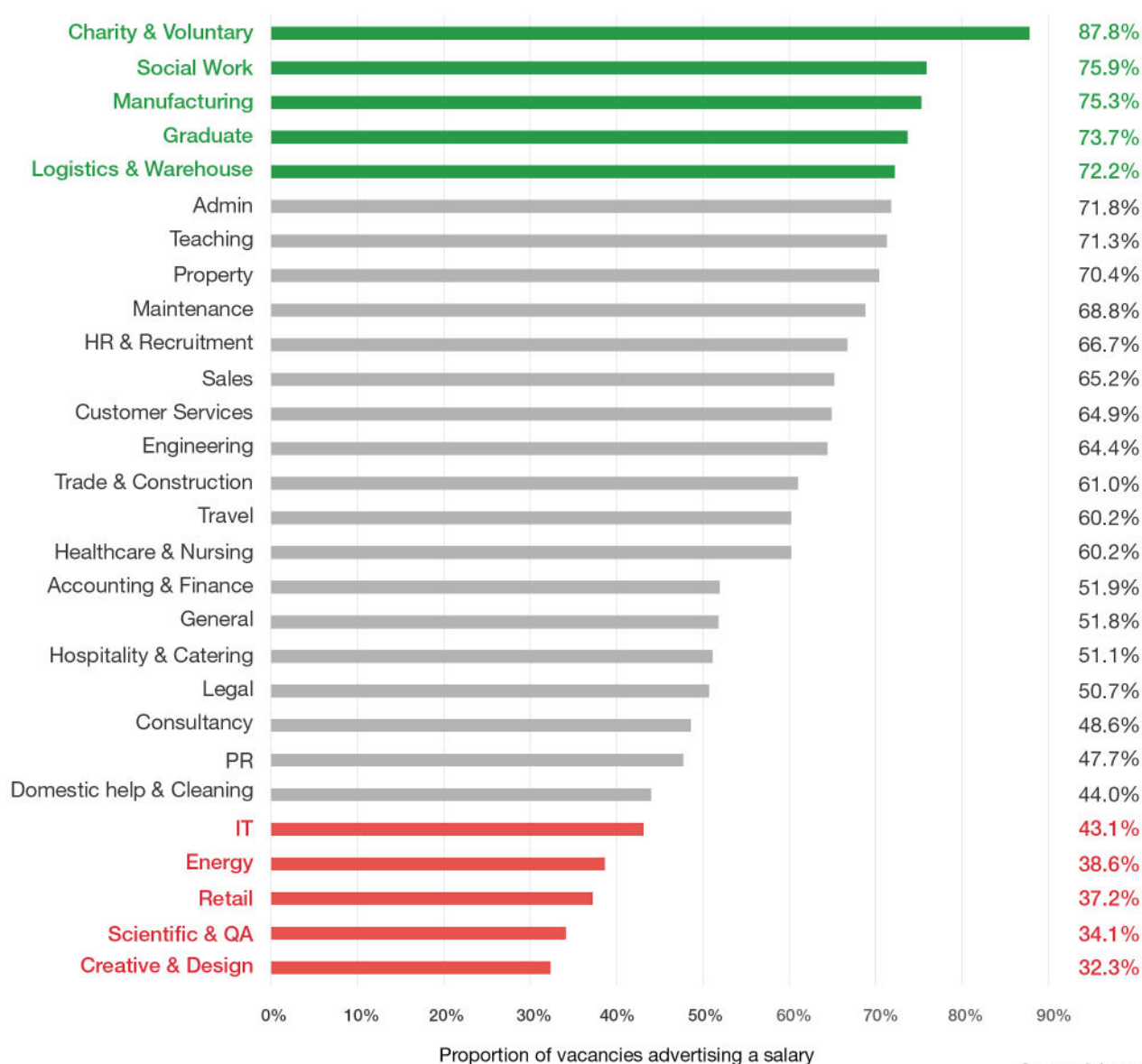


Source: Adzuna

Best and worst sectors for salary transparency

The lack of salary transparency is an industry agnostic problem, but certain sectors are faring better than others. Jobs with lower average salaries tend to have higher levels of salary transparency. Particularly, charity and voluntary jobs (87.8%) are the most transparent, followed by social work (75.9%) and manufacturing (75.3%). Conversely, creative and design (32.4%), retail (37.2%), energy (38.6%) and IT jobs (43.1%) are the least transparent.

Salary transparency by sector | August 2022



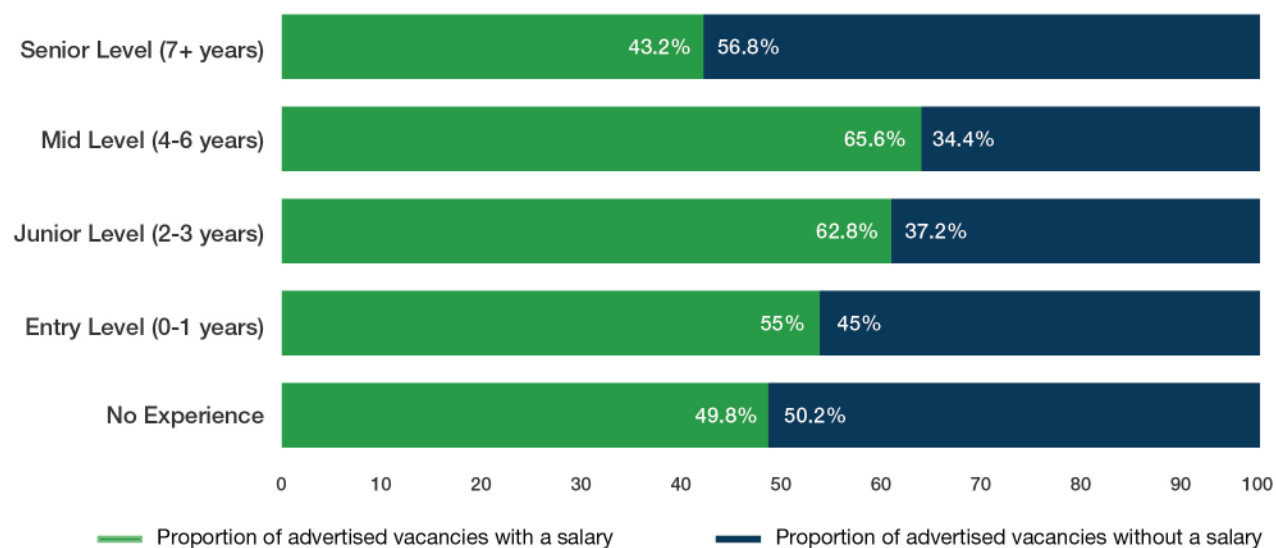
Source: Adzuna

Age is the new glass ceiling

Generally, jobseekers are more likely to find salaries in the job ads as they progress through their careers. About two-thirds of junior (63%) and mid-level (66%) job ads included salaries, as compared to entry-level (55%) and internship job ads (50%). Yet, salary disclosure falls away again for the most senior roles. Fewer than half (43%) of senior roles disclosed salaries in the early stages, the least among all ranks.

Interestingly, senior roles, such as managers, directors, and C-Suite leaders, are particularly vulnerable to systemic inequality. According to ONS data⁸, they are more likely to display gender and ethnicity pay gaps than other groups. Similarly, female representation in FTSE 250 boardroom and venture capital investing continues to be scarce, merely accounting for 30%⁹ and 14%¹⁰ respectively.

Salary transparency, by seniority | August 2022



Source: Adzuna

BENEFITS FOR EMPLOYERS

United Kingdom and United States

Salary transparency is not purely a goodwill gesture for jobseekers and employees. Employers can also reap the benefits of their efforts. In recruitment, better salary transparency means maximising recruitment budgets and signifies a greater chance of attracting the best talent. Companies that display salaries in their job ads attract twice the number of clicks in their ads and six times more applications than those who are secretive about their salary information.



2 times

more clicks on every job ad



6 times

more applications



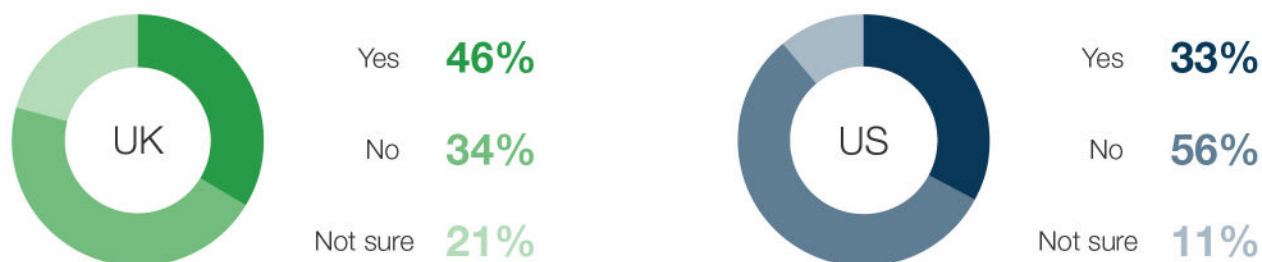
#1

important component

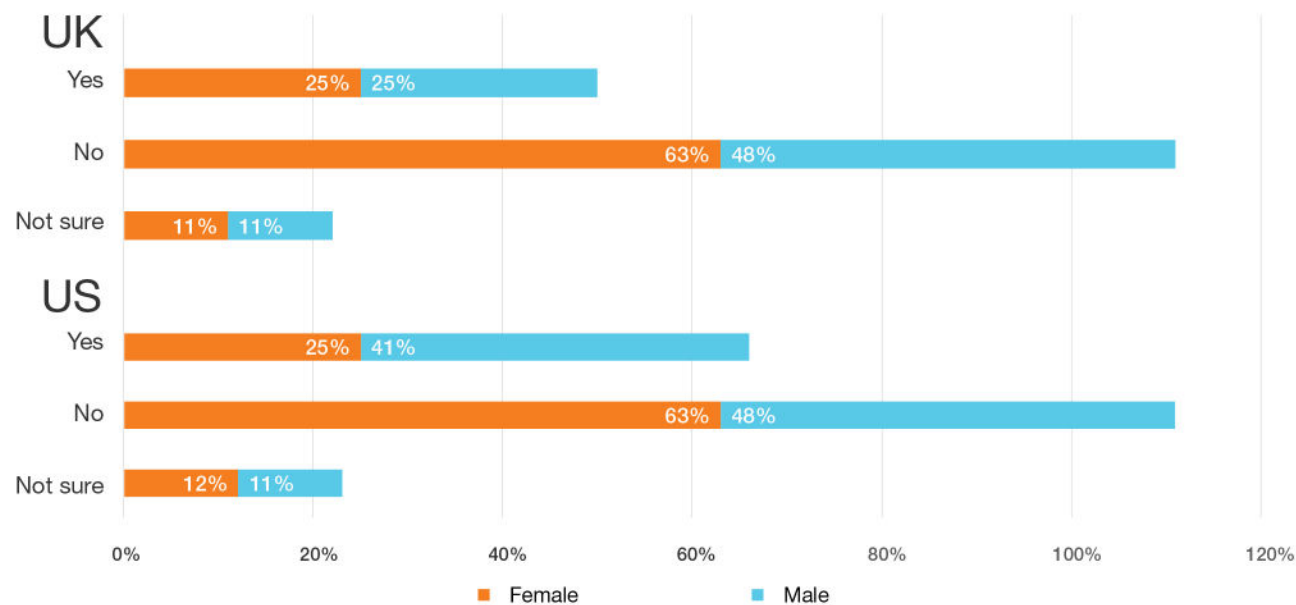
Source: Adzuna

ASK UK AND US JOBSEEKERS

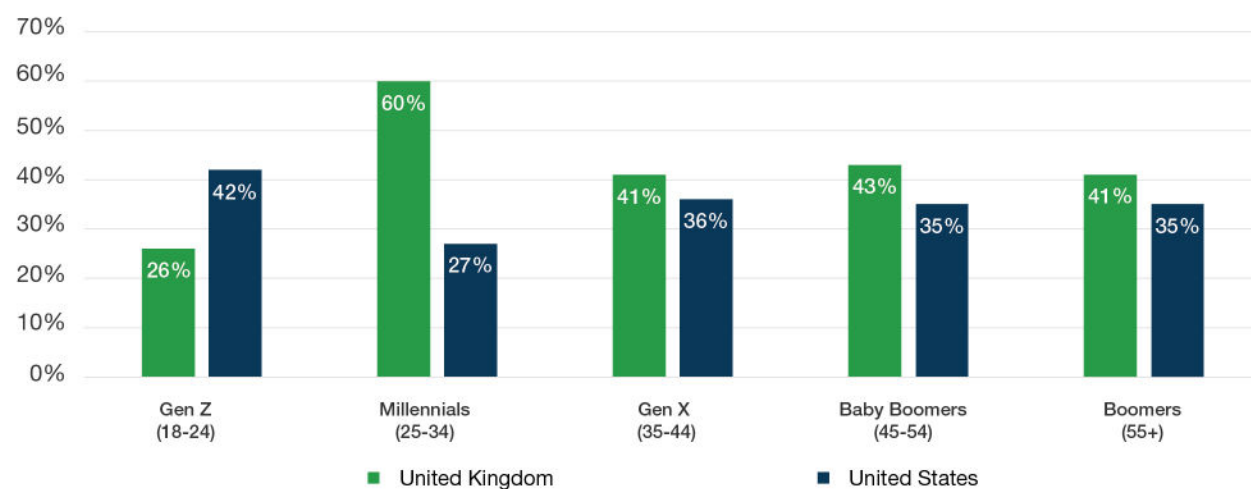
I would decline a job interview if I don't know the salary range of the role.



By gender

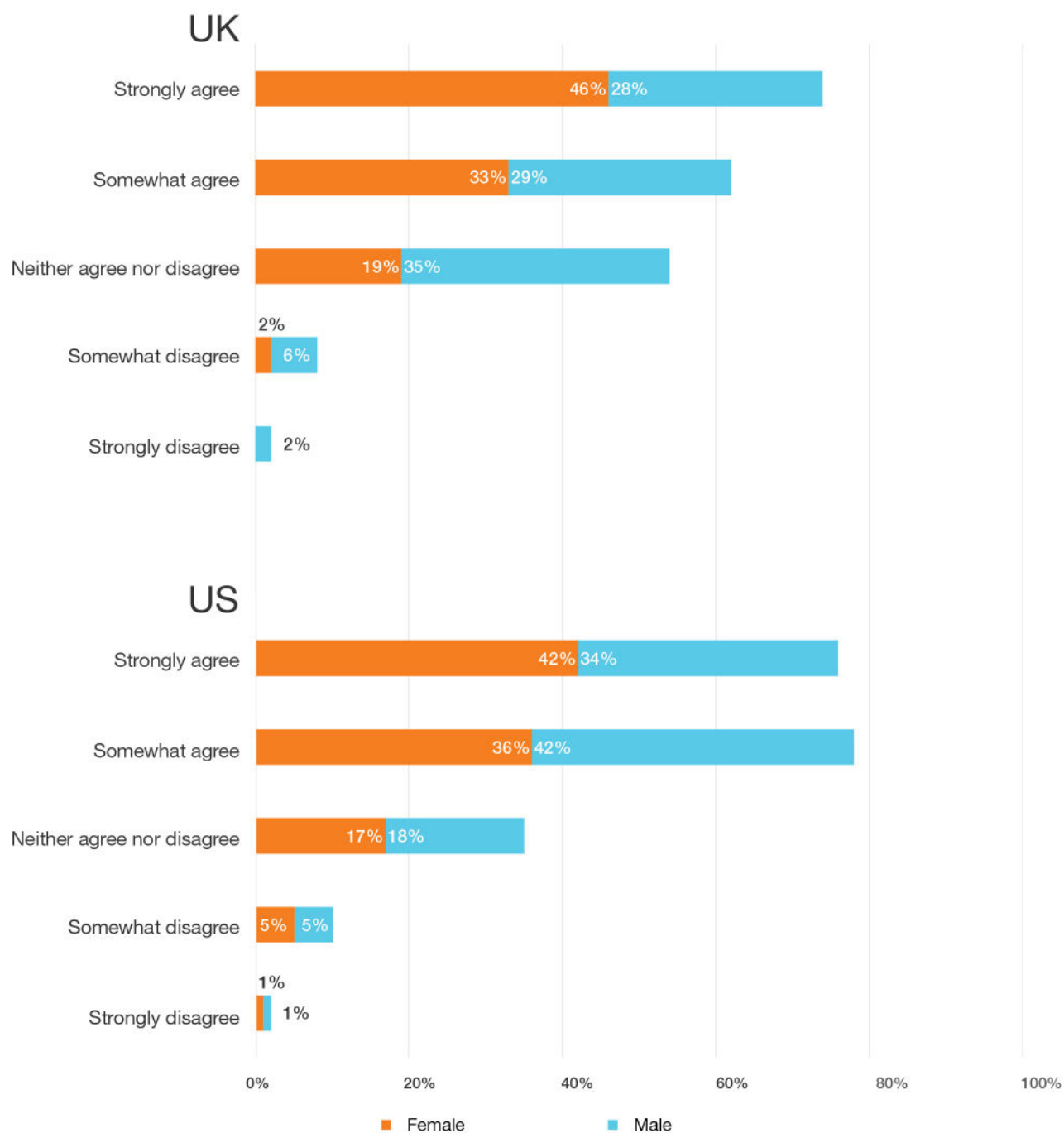


By age group



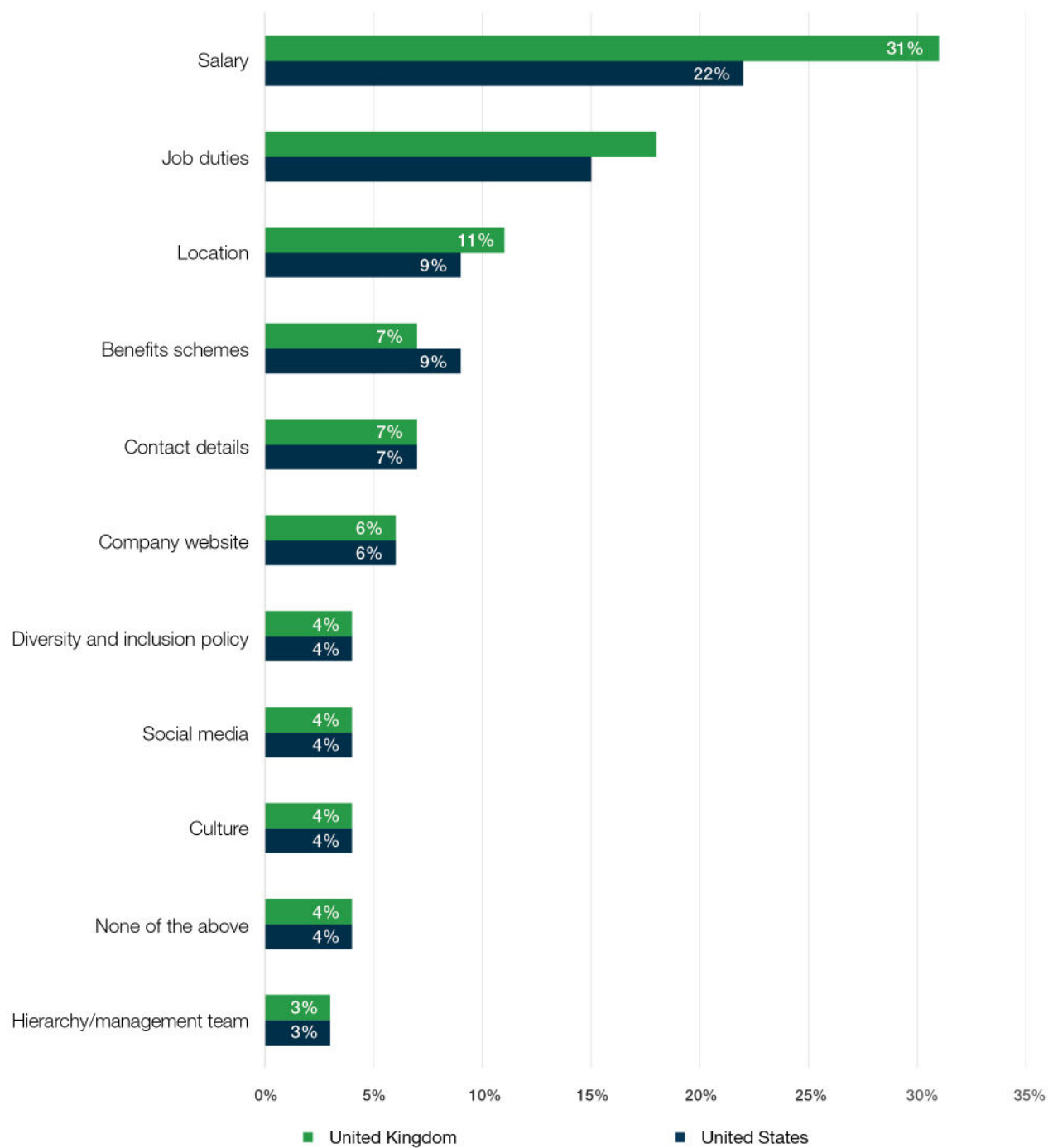
Source: Adzuna

I think employers should be more transparent in their job ads.



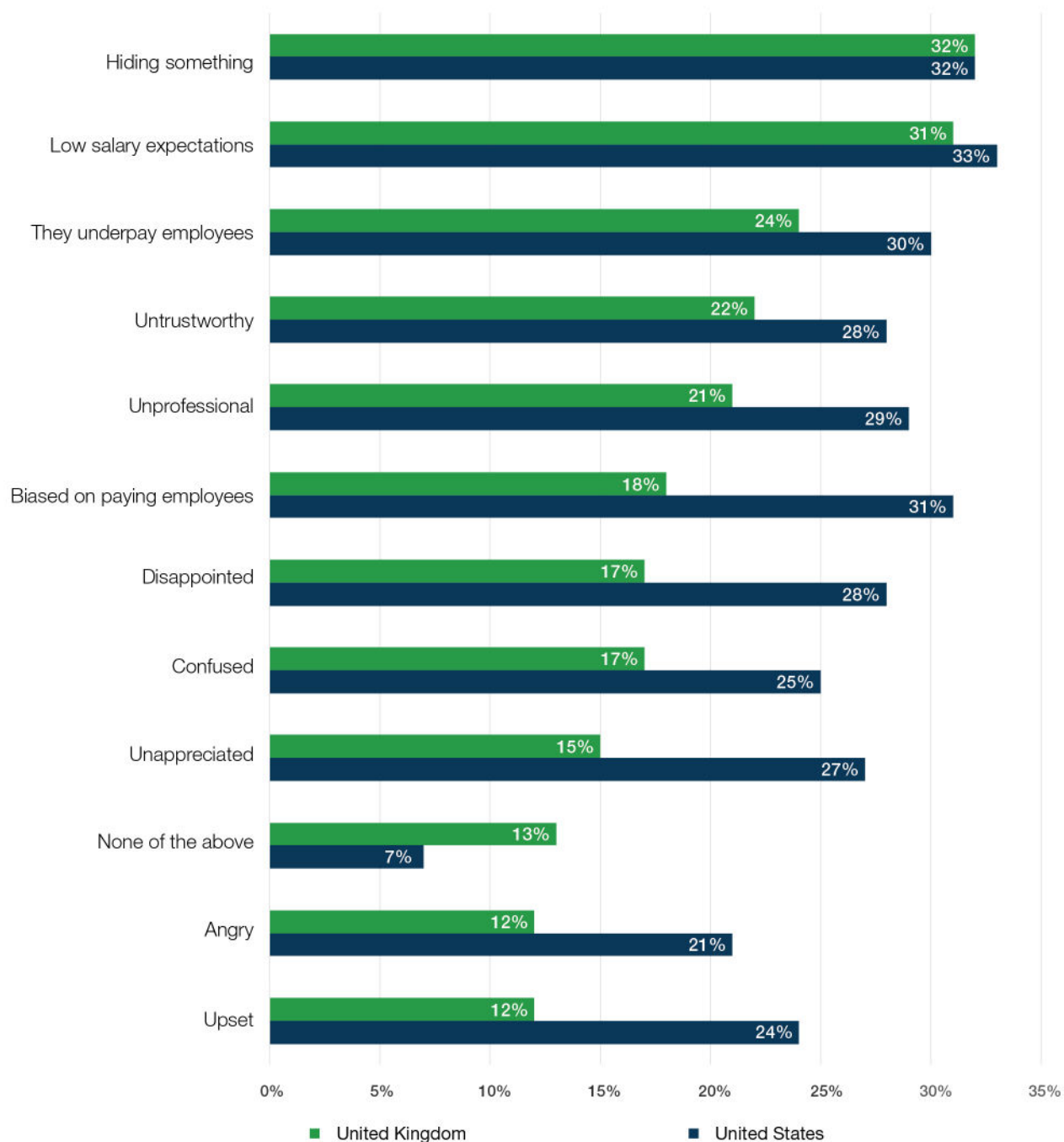
Source: Adzuna

What is the number one priority for employers to include in a job ad?



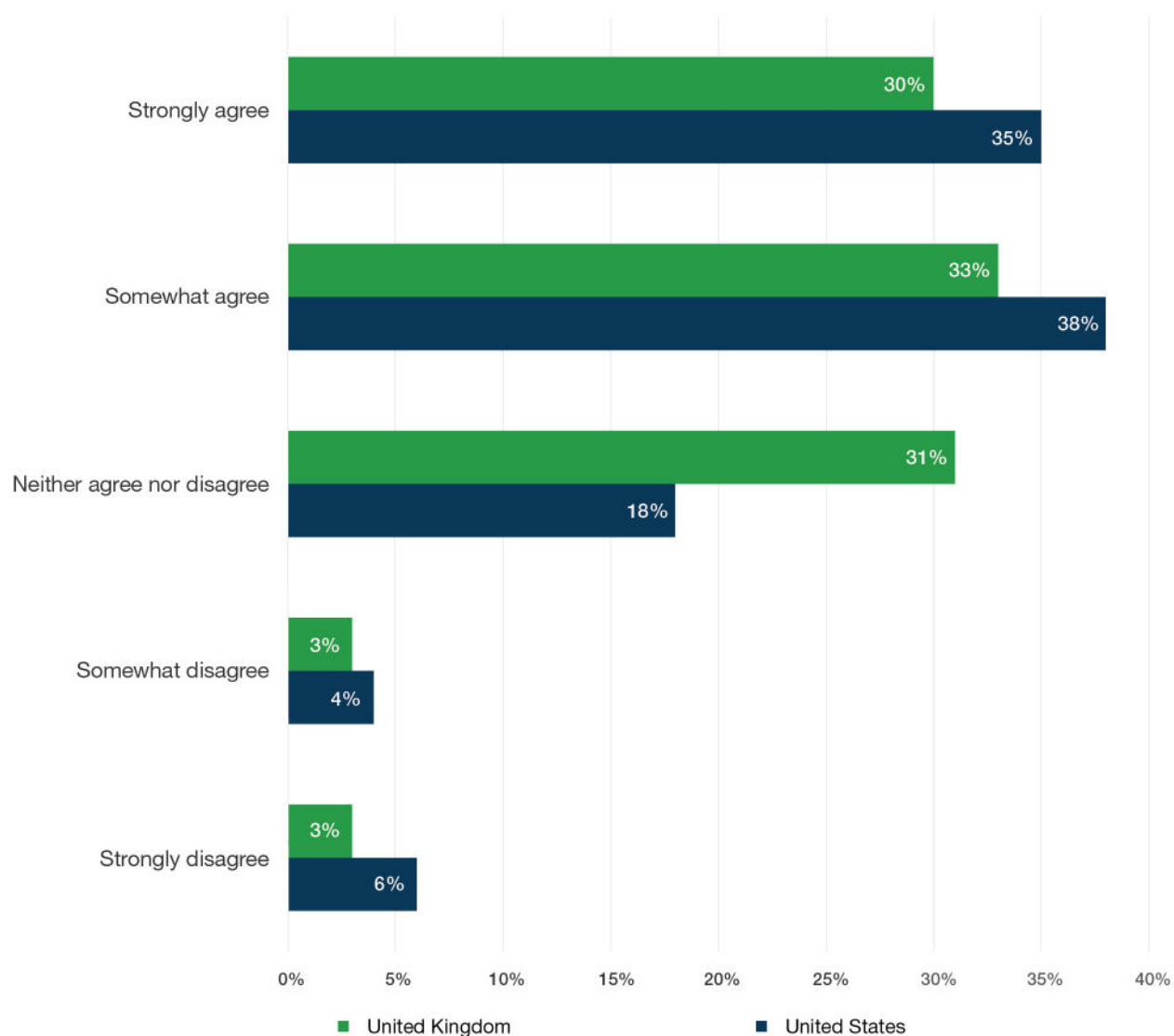
Source: Adzuna

If a company doesn't include a salary in a job ad, what do you think about that company?



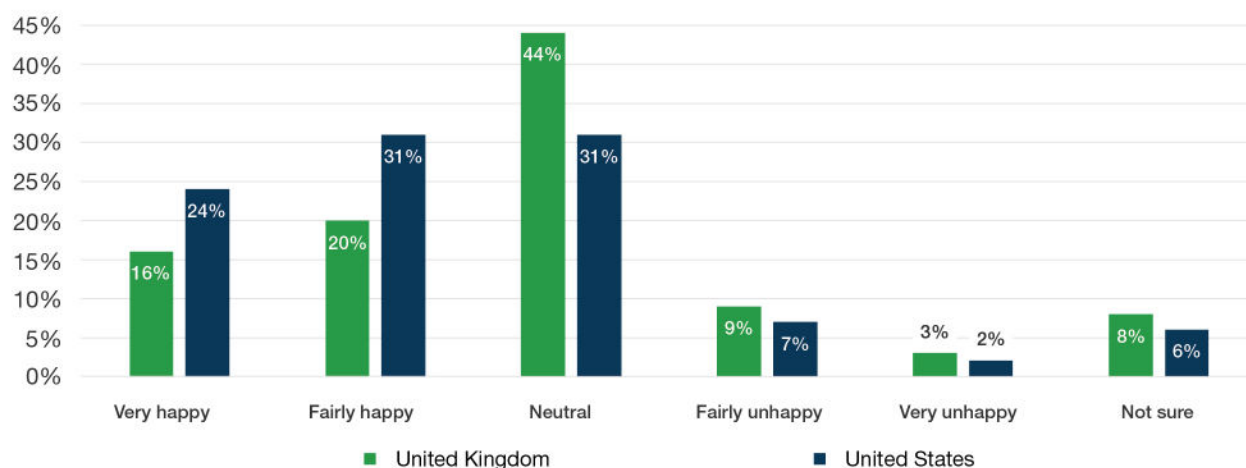
Source: Adzuna

Employers making salaries more transparent would make the workplace fairer.

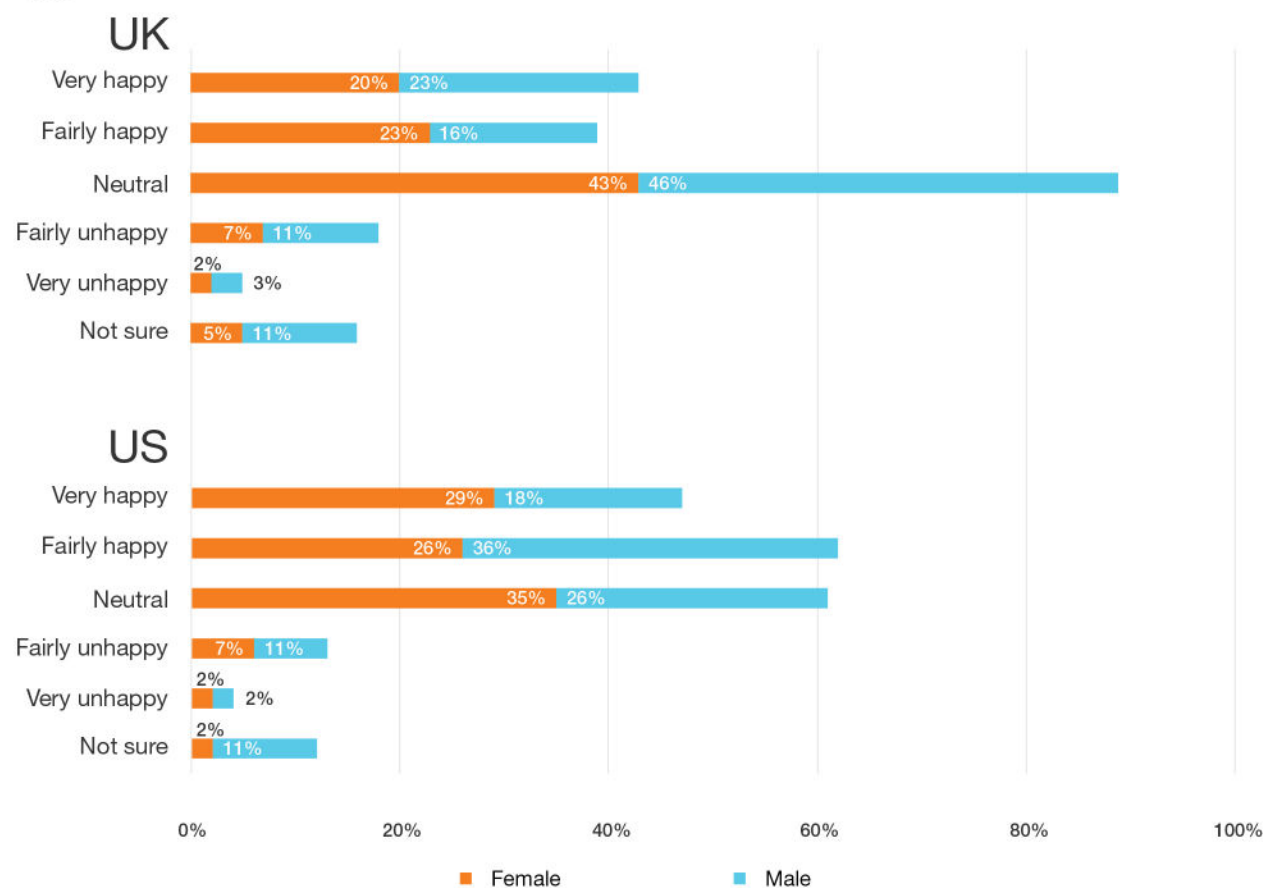


Source: Adzuna

How happy would you be for your colleagues to find out what you earn?



By gender



Source: Adzuna

TOP 10 BIGGEST PAIN POINTS WHEN APPLYING FOR A JOB

UK

1. No response after application	32%
2. No salary listed in the job ads	28%
3. Waiting too long to hear back after an interview	26%
4. Lack of feedback after rejection	26%
5. Too many interview stages	24%
6. Employers citing insufficient experience as interview feedback for unsuccessful candidates despite already looking at the CV	23%
7. Interview process dragging out over multiple weeks or even months	22%
8. The process of finetuning the CV for every application	22%
9. Misleading job ads	22%
10. Lack of clarity on salary	20%

US

1. Employers citing insufficient experience as interview feedback for unsuccessful candidates despite already looking at the CV	29%
2. Interview process dragging out over multiple weeks or even months	28%
3. Lack of clarity on salary	28%
4. Employers citing overqualified as interview feedback for unsuccessful candidates despite already looking at the CV	27%
5. No response after application	27%
6. The process of finetuning the CV for every application	27%
7. Learning the employer was not being totally transparent about the role/company after reading reviews online	26%
8. Too many interview stages	26%
9. Realising mid-interview that this isn't the job for you	25%
10. Being asked inappropriate or offensive interview questions	25%

Source: Adzuna

METHODOLOGY

Adzuna has the most complete index of US and UK job vacancies covering all regions. The technology collects every job vacancy advertised online from hundreds of sources. This data is then normalised, de-duplicated, mix-adjusted and outliers are removed in real time to give users an accurate, complete, up to the minute view of the job market. This research is based on an analysis of the 19 million+ advertised job vacancies on Adzuna in August 2022, across 20 countries. Historical comparisons track back to 2016, where possible. Industry breakdowns are based on Adzuna categories.

The jobseeker research was carried out through OnePoll between September 26 2022 and September 28 2022, polling 2,000 adults in the UK and US respectively who looked for employment at least once over the last five years.

ABOUT ADZUNA

Adzuna is a smarter, more transparent job search engine used by tens of millions of visitors per month and listing over 1 million jobs across the UK and over 8 million jobs across the US. We love using the awesome power of technology to bring together every job in one place, help match people to better, more fulfilling jobs and keep the nation working.

We also supply real-time data to the Number 10 Dashboard and Office for National Statistics labour market indices. In 2018, Adzuna won the contract to run Find a job, one of the British government's most used online services.

Adzuna.co.uk was founded in 2011 by Andrew Hunter and Doug Monro, formerly of eBay, Gumtree, Qype and Zoopla and is backed by leading Venture Capital firms LocalGlobe, Index Ventures and Smedvig Capital.

We've spent a decade developing smarter, more transparent job search so jobseekers worldwide (we're in 20 countries) can zero in on the right role faster.

Contact

Tora Turton
Senior PR & Content Manager
tora@adzuna.com

Samantha Chan
PR & Content Executive
samantha@adzuna.com

REFERENCES

- ¹ Stuber, S. (2020). This company published every employee's salary online. Did it make pay more equal? [online] The Guardian. Available at: <https://www.theguardian.com/us-news/2020/feb/05/buffer-company-published-every-employee-salary-online-pay-more-equal-gender-gap>.
- ² Clifford, C. (2020). Whole Foods CEO John Mackey: Store managers could be making 'well over \$100,000,' without a college degree. [online] CNBC Make it. Available at: <https://www.cnbc.com/2020/11/05/ceo-john-mackey-on-how-much-you-can-make-working-at-whole-foods.html>.
- ³ Obloj, T. and Zenger, T. (2022). The influence of pay transparency on (gender) inequity, inequality, and the performance-basis of pay. [online] papers.ssrn.com. Available at: <https://ssrn.com/abstract=3523828>.
- ⁴ Office for National Statistics (2021). Gender Pay Gap in the UK - Office for National Statistics. [online] www.ons.gov.uk. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/genderpaygapintheuk/2021>.
- ⁵ US Census Bureau (2021). Equal Pay Day: March 31, 2020. [online] The United States Census Bureau. Available at: <https://www.census.gov/newsroom/stories/equal-pay-day.html>.
- ⁶ Office for National Statistics (2020). Ethnicity pay gaps - Office for National Statistics. [online] www.ons.gov.uk. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/articles/ethnicitypaygapsingreatbritain/2019>.
- ⁷ Office for National Statistics (2021). Gender pay gap in the UK. [online] www.ons.gov.uk. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/genderpaygapintheuk/2021#main-points>.
- ⁸ Office for National Statistics (2021). Gender Pay Gap in the UK. [online] www.ons.gov.uk. Available at: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/genderpaygapintheuk/2021>.
- ⁹ Hampton-Alexander Review (2019). Improving gender balance in FTSE Leadership. [online] Hampton-Alexander Review: FTSE Women Leaders. Available at: <https://ftswomenleaders.com/wp-content/uploads/2019/11/HA-Review-Report-2019.pdf>.
- ¹⁰ UK Business Angels Association (2022). Women Angel Insights: The impact of female angels on the UK economy. [online] Available at: <https://ukbaa.org.uk/wp-content/uploads/2022/09/Women-Angel-Insights%E2%80%94The-impact-of-female-angels-on-the-UK-economy%E2%80%942022-report-final.pdf>.
- ¹¹ Bureau of Labor Statistics (2020). Unemployment rate rises to record high 14.7 percent in April 2020. [online] The Economics Daily. Available at: <https://www.bls.gov/opub/ted/2020/unemployment-rate-rises-to-record-high-14-point-7-percent-in-april-2020.htm>.
- ¹² Federal Reserve Bank of San Francisco (2020). Temporary Layoffs and Unemployment in the Pandemic. [online] Federal Reserve Bank of San Francisco. Available at: <https://www.frbsf.org/economic-research/publications/economic-letter/2020/november/temporary-layoffs-unemployment-pandemic>.
- ¹³ Bureau of Labor Statistics (2021). Employment Situation Summary. [online] Bls.gov. Available at: <https://www.bls.gov/news.release/emp.sit.nr0.htm>.
- ¹⁴ Bureau of Labor Statistics (2019). Job Openings and Labor Turnover Summary. [online] Bls.gov. Available at: <https://www.bls.gov/news.release/jolts.nr0.htm>.
- ¹⁵ Heck, D. and Jenkins, L. (2022). Certification of Enrollment Engrossed Substitute Senate Bill 5761. [online] Available at: <https://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/Senate/5761-S.SL.pdf?q=20220502103426>.
- ¹⁶ California State Senate (2022). Bill Text - SB-1162 Employment: Salaries and Wages. [online] [leginfo.legislature.ca.gov](http://leginfo.ca.gov). Available at: https://leginfo.ca.gov/faces/billTextClient.xhtml?bill_id=202120220SB1162.
- ¹⁷ The New York State Senate (2022). NY State Senate Bill S9427A. [online] NY State Senate. Available at: <https://www.nysenate.gov/legislation/bills/2021/S9427>.

