

Gender Inequality in Australia's Labour Market: A Factbook

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About this Report

The research contained in this Factbook was assembled as part of a broader project on women's economic and social inequality, commissioned by the HESTA superannuation fund. Some of this work was also published in HESTA's 2019 report, **Vital Signs**, available at: <https://www.hesta.com.au/content/dam/hesta/Documents/HESTA-Vital-Signs-Report.pdf>.



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Introduction

Women have always made a crucial contribution to Australia's economic and social progress. But that contribution is not always measured or acknowledged appropriately. Traditionally, women performed much of their work at home, without pay: managing households, businesses, and farms, and caring for family members. When they did work in the formal, paid labour market, their work was often devalued: considered "inferior," paid less than men, and held back by many economic and social hurdles. Women were denied economic independence, and as a result faced inequality and often abuse: both in the workplace and within their families.

While Australia is still far from achieving gender equality, this undervaluing of women's role in our economy and society is certainly changing. A record-high proportion of women now participate in the paid labour market (though still significantly less than for men). Women bring superior educational qualifications and great ambition to their jobs. They account for a majority of work performed in many important, growing industries – including caring services like health care, community services, and education. Women's pay has been inching up towards men's, but the gender gap is still surprisingly large – and the most commonly-cited statistics on the pay gap don't tell the whole story.

And in addition to lower pay, women's work lives are curtailed by many other unfair barriers and challenges: including a concentration in part-time and insecure jobs, difficulty breaking into many well-paying but traditionally male-dominated industries and professions, and risk of violence and harassment at work or at home. For Aboriginal and Torres Strait Islander women, women of colour, women from diverse cultural or linguistic backgrounds, and women living with disability, these barriers and inequalities are magnified all the more.

In short, while women have made important economic gains in recent decades, to the benefit of themselves, their families and the nation, they still experience widespread discrimination and exploitation. Addressing this inequality would generate important benefits for all of Australian society.

To support policy development and advocacy aimed at reducing gender inequality, we have developed this comprehensive Factbook that describes the all-round economic and social status of women in Australia. It presents a wide range of indicators describing the status of Australian women today in numerous areas of life: work, income, education and training, family life, safety, retirement, and more. This portrait

makes it clear that Australia has a long way to go, to achieve genuine equality between men and women. Moreover, it is equally clear that progress toward that goal will be linked to our overall success in building an economy and society that is fair, inclusive, and sustainable.

Our report card on the economic and social well-being of Australia's women is organised around 18 different sets of indicators, together drawing on over 60 different statistical and empirical indicators. Each provides a snapshot of one particular dimension of the status of women in Australia. We focus on women's position in the labour market, which is so vital to their overall economic and social status. But we highlight the spillover effects, through which the barriers to women's full participation, compensation, and power in workplaces also undermines their well-being in other spheres of life. The conclusion summarises the overall findings of the report, and identifies just some of the most important avenues for reforming our employment, social and environmental policies and practices.

The research for this report was undertaken as part of a broader project on inequality commissioned by the HESTA superannuation fund. Some of the work was published in HESTA's 2019 *Vital Signs* report (available at <https://www.hesta.com.au/content/dam/hesta/Documents/HESTA-Vital-Signs-Report.pdf>). The authors are grateful to HESTA for the opportunity to develop this body of empirical research.

All of the statistics and indicators referenced in this report are compiled from official public sources of statistical information, in Australia and internationally, and/or draw on the findings of other published research (cited in the References section at the end of the report). Official statistical sources utilised in compiling the report include:

- Australian Bureau of Statistics, various catalogues: <http://www.abs.gov.au/>.
- Australian Census Data (2016 results, also housed at the ABS): <http://www.abs.gov.au/websitedbs/D3310114.nsf/Home/Census?OpenDocument&ref=topBar>.
- The Household Income, Labour and Dynamics in Australia (HILDA) survey maintained at the Melbourne Institute: <https://melbourneinstitute.unimelb.edu.au/hilda>.
- Workplace Gender Equality Agency: <https://www.wgea.gov.au/>.
- The OECD.stat repository maintained by the Organization for Economic Cooperation and Development: <https://data.oecd.org/>.

- Data on women's political representation from the Interparliamentary Union:
<http://archive.ipu.org/wmn-e/classif.htm>.
- Data on income distribution from the World Inequality Database:
<https://wid.world/>.
- Data on women's overall social and economic position from the World Economic Forum: http://www3.weforum.org/docs/WEF_GGGR_2018.pdf.

Indicators of Gender Inequality in Australia's Labour Market

A. WOMEN AND AUSTRALIA'S POPULATION

In 2018 there were 12.6 million women and girls in Australia. They made up slightly more than half of Australia's total population: 50.4% to be precise.

Australian women, on average, live about 4 years longer than men (for both biological and social reasons). Hence there are slightly more women than men alive; this is true in almost all countries, and Australia is no exception.

A girl born in Australia today has life expectancy of 84.6 years. That is 2 years longer than in 2000, and 8 years longer than in 1975. While living longer is obviously a great sign of human progress, it also poses challenges for society: to ensure that people are well looked after in their (longer) old age.

Due to increased life expectancy, a growing share of Australian women are older: 22% of women are now over 60 years old (compared to 18% at the turn of the century). And due to a declining birth rate, there are also fewer young women: 24% of Australian females today are under 20 (compared to 27% at the turn of the century). Both of those trends are boosting the average age of women: the average Australian female is now almost 40 years old.

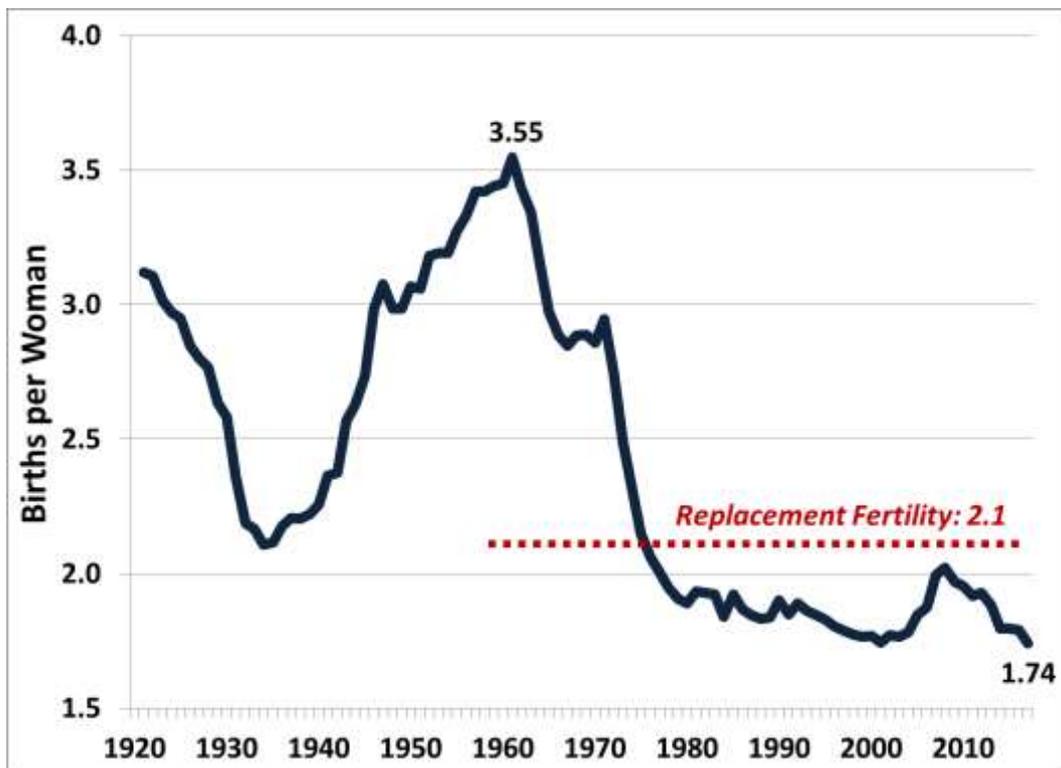
Table 1		
Australia's Population by Gender		
	Females	Males
Share of Population	50.4%	49.6%
Average Age	39.6	38.1
Life Expectancy at Birth	84.6	80.5
Source: ABS Catalogues 3101.0 and 3105.0.		

The long-term decline in the birth rate – the average number of babies born to each woman – has huge demographic, economic and social effects. Women are choosing to have fewer children: now just 1.74 per woman. That is half the fertility rate in 1960, at the peak of the postwar baby boom.

The average Australian woman will have 1.74 children. That is fewer than required to replace the domestic population.

Women are also choosing to have children later. The average age for a woman to have their first child is now 29 (AIHW, 2017), and the most common time for women to have children is their early 30s.

Figure 1. Australia's Birth Rate: 1920-2018



Source: ABS.stat, "Fertility by Age by State."

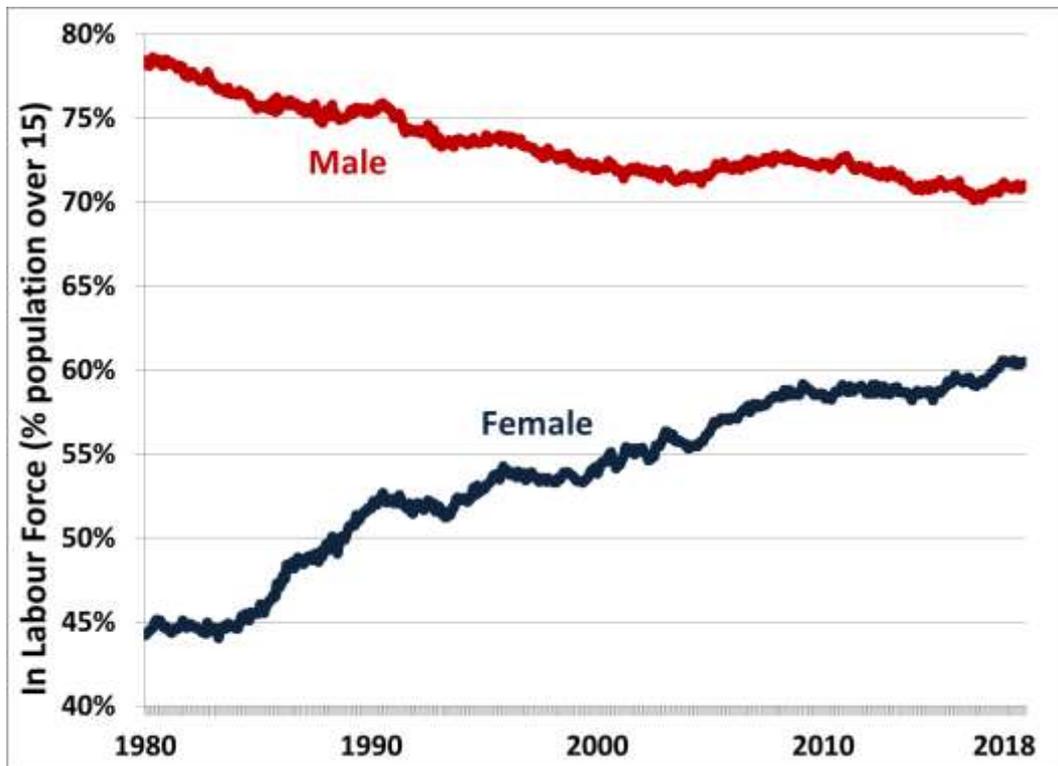
B. WOMEN IN THE LABOUR MARKET

Most working-age women engage in paid work: both because their incomes are essential to the well-being of themselves and their families, and because they value the independence and opportunity that come with working outside the home.

Women's participation in the labour market (defined as either working, or actively seeking work) has grown remarkably over the postwar era. It increased from 45% of women over 15 in the mid-1980s, to a record-high of over 60% reached in 2018. Women's paid work activity (on top of their disproportionate share of unpaid work in

homes and communities) makes an enormous contribution to Australia's economy, and to household finances. Male labour force participation, in contrast, has declined in recent decades.

Figure 2. Labour Force Participation by Gender, 1980-2018



Source: ABS Catalogue 6202.0.

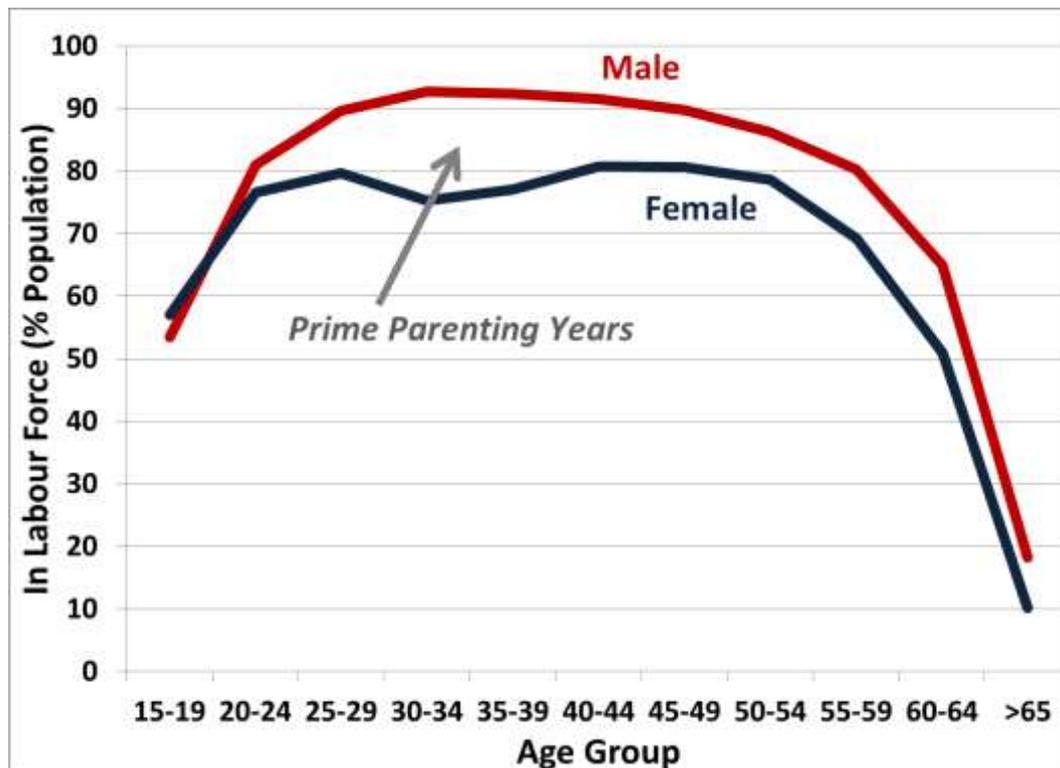
While women's participation in the labour force has never been higher, it is still significantly lower than it could be – and lower than comparable figures from many other countries. Even for younger women, who have grown up in a culture in which women's paid work is normalised and socially accepted, labour force participation lags behind men.

Women's labour force participation is higher than it has ever been – but still lower than most comparable other countries.

The impact of parenting and household responsibilities on women's paid work is starkly evident in statistics on participation by age and gender. Women's labour force participation declines after they reach their 30s (the most common age to have

children), while men’s increases. Participation rates then bounce back for women in their 40s and 50s. This absence from paid work during a large portion of their prime earning years has dramatic impacts on women’s lifelong incomes – and hence on their superannuation accumulations and retirement incomes.

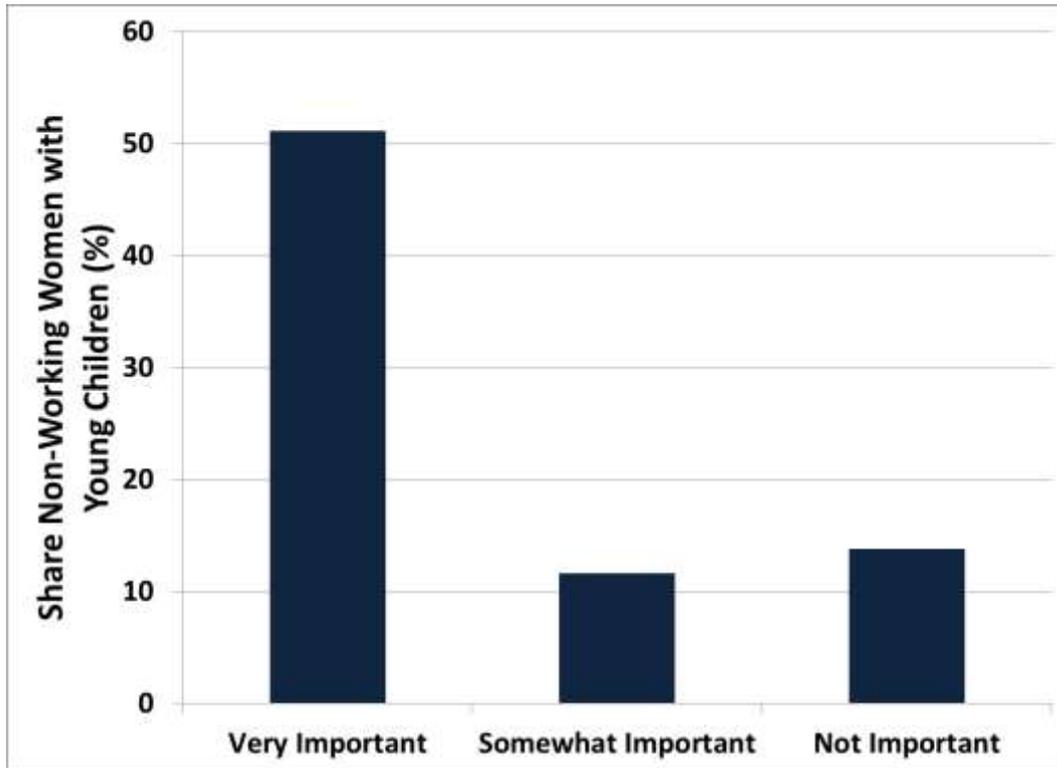
Figure 3. Labour Force Participation by Age and Gender, 2018



Source: ABS Catalogue 6291.0.55.001.

This evidence highlights the need for more supports in Australia for working parents – including access to quality, affordable early child education, and flexibility in working hours so that working parents of both genders can better balance their home and work responsibilities. Over half of those women with young children who do not participate in the labour market, listed child care costs as a key factor in their decision not to work.

Figure 4. Childcare Costs and Non-Participation by Mothers of Young Children



Source: ABS Catalogue 6239.0.

If Australian women between 25 and 45 participated in the labour market as much as men do, the economy would benefit from 475,000 potential new workers – providing an enormous boost to economic growth, government revenues (including to pay for programs like early child education!), and family incomes. If those women were working, Australia’s GDP would be \$70 billion per year higher, and family incomes would be boosted by \$30 billion per year.

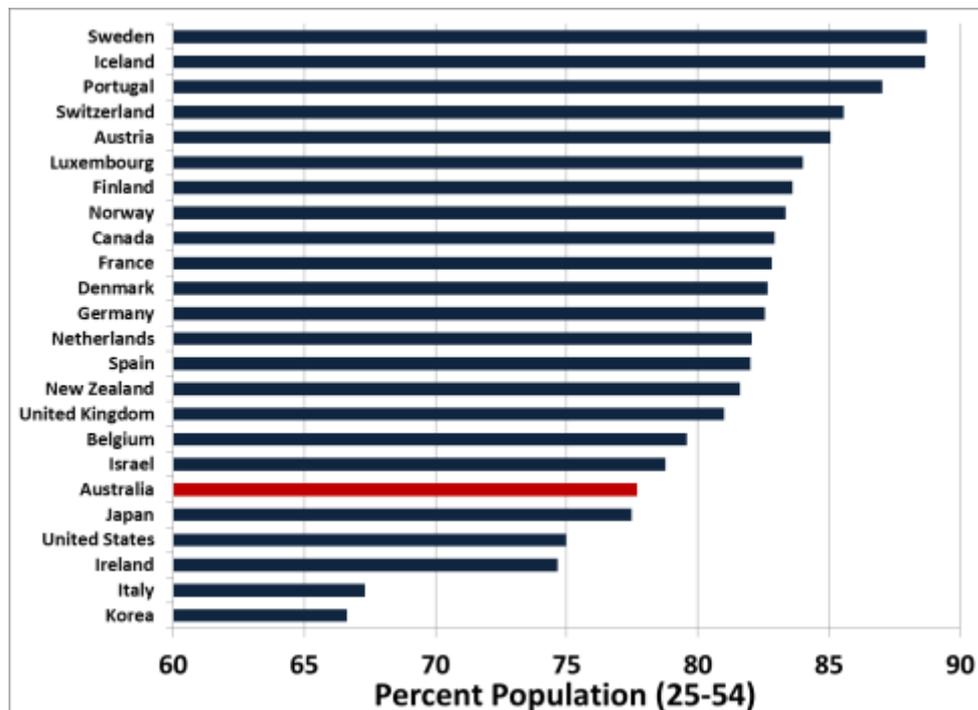
A Lost Opportunity

Women's lower participation (aged 25-44):	-13.4%
Number of women non-participating:	475,000
Lost output per year:	\$70 billion
Lost wages & salaries per year:	\$30 billion

Source: Centre for Future Work from ABS Catalogues 6202.0, 6291.0.55.001 & 5206.0.

Due to our relatively weak supports for working parents, Australia's core-age female labour force participation is very low compared to those of many other industrial countries. Other countries (in Europe, Canada, and New Zealand) provide better supports to working parents of both genders – and hence have achieved higher women's participation in paid work.

Figure 5. Female Labour Force Participation, Selected Countries (25-54)



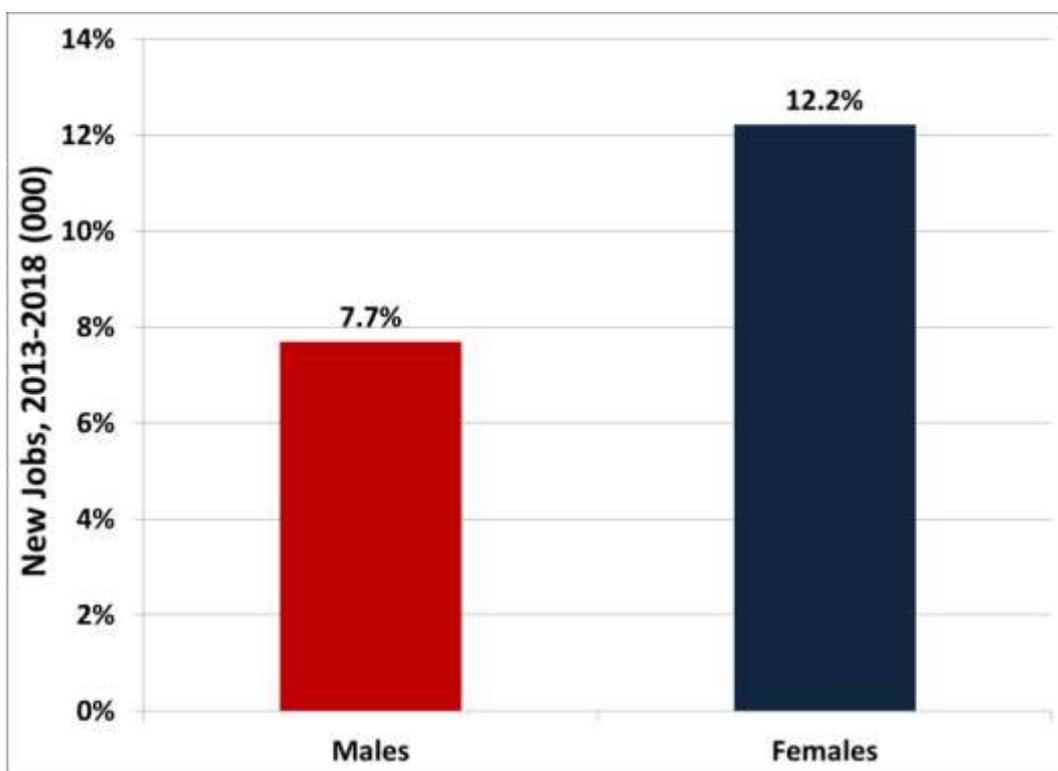
Source: OECD, "Labour Force Statistics by Sex and Age: Indicators."

C. WOMEN ON THE JOB

Most women now engage in paid work, and hence women make up almost half of the total workforce. 5.9 million Australian women were employed in 2018, representing 47% of all employment.

And women's employment has grown faster than men's in recent years: reflecting both women's increased participation in the labour market, and problems affecting some traditional 'male' industries and occupations. From 2013 through 2018, female employment grew by over 12 %, compared to under 8% for men.

Figure 6. Employment Growth by Gender, 2013-2018



Source: ABS Catalogue 6202.0.

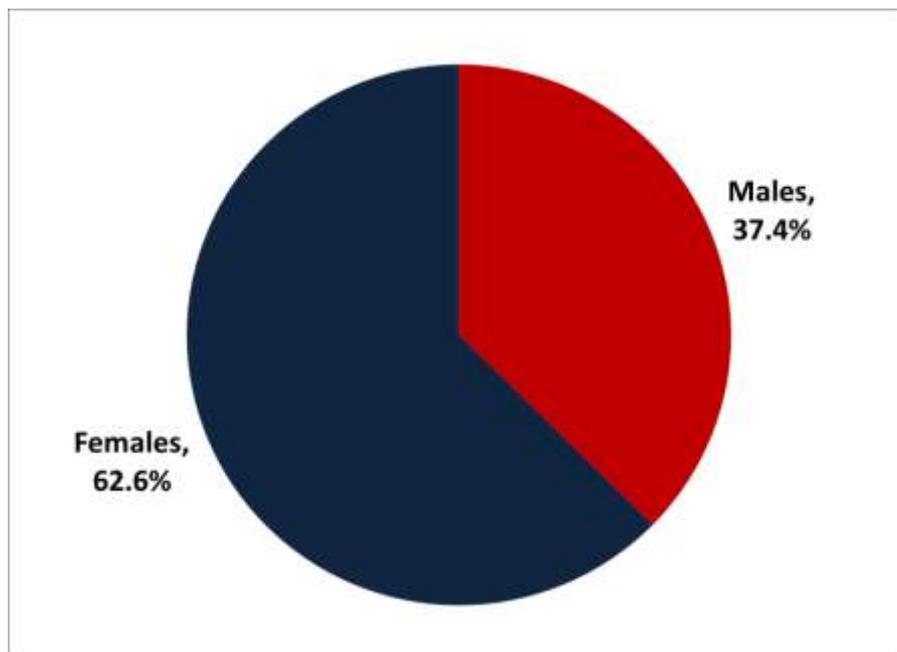
Most women work in service-producing industries – and human services are the biggest job sites for women. The broad health care and community services sector is by far the largest employer of women, with over 1.3 million women working there (22% of all employed women). Women make up almost four-fifths of that sector's total workforce. Education is the second-largest employer of women, with close to 740,000 jobs. There, too, women make up the large bulk of the workforce (72%).

Public agencies play an important role in health care and education, the two largest employers of women. Public administration and safety is another important source of

women’s employment (occupying 381,000 women in 2018). Hence public sector jobs are very important to women. 18% of women worked in the public sector in 2018 – twice as large a proportion as men. And women made up close to two-thirds of all public sector workers.

Table 2	
Top 5 Women's Employers, 2018	
Industry	Female Employees (thousands)
Health Care & Community Services	1322.8
Education	738.6
Retail Trade	709.8
Food Service & Accommodation	488.0
Professional, Scientific & Technical	460.1
Top 5	3719.1
(Total Female Employment)	5909.4
Source: ABS Catalogue 6291.0.55.001.	

Figure 7. Public Sector Employment by Gender, 2018



Source: ABS Catalogue 6291.0.55.003.

Moreover, women’s public sector jobs are more likely to be full-time, and offer higher average wages, than typical jobs for women in private sector firms. Thus the public sector is doubly important as a source of relatively high-quality jobs for women. And the services provided by the public sector (including health care and education) are also essential for working women – as they try to balance the responsibilities of work and family.

Despite the importance of public sector jobs, over four-fifths of employed women work in the private sector. Retail, hospitality, and professional, scientific and technical services are the biggest private-sector employers of women.

D. WOMEN AND PRECARITY

Measured by the sheer number of jobs, women are closing the gap with men: total employment of women is now just 12% lower than men’s – much smaller than the 30% difference back in 1990. However, the *quality* of women’s jobs is still inferior to men’s.

In particular, women are more likely to be employed in jobs that offer fewer and less predictable hours of work, insecure status, and fewer regular entitlements. Because they are channeled into various forms of ‘precarious employment’ (including part-time, temporary and casual roles), women face far greater employment insecurity and lower incomes.

Table 3		
Non-Standard Employment by Gender		
	Females	Males
Part-Time	46.4%	18.5%
Casual^a	27.0%	23.0%
Vulnerable Self-Employed^b	47.0%	19.5%
Source: Centre for Future Work from ABS Catalogues 6202.0 and 6291.0.55.003. a. Share of waged employees (excluding self-employed). b. Vulnerable' self-employed defined as part-time and either non-incorporated or no employees (or both), as share all self-employed.		

For example, almost half of all employed women work part-time (including part-time self-employed), compared to just 18.5% of men. Women are concentrated in part-time jobs, in large part due to the challenges they face balancing work and family life.

Without adequate public support for affordable, quality early child education, and with men still performing less than half of unpaid work in the home, many women find part-time work is the most they can manage.

It is certainly possible for part-time jobs to be decent and well-paid – but most part-time jobs, unfortunately, are not. For example, about half of all part-time jobs are casual, meaning they do not offer paid sick leave or personal leave (which are particularly important to working parents).

Other forms of precarious work also fall disproportionately on women. For example, 27% of women are employed on a casual basis (with no entitlements to paid sick leave, family leave, or holiday), compared to 23% for men.

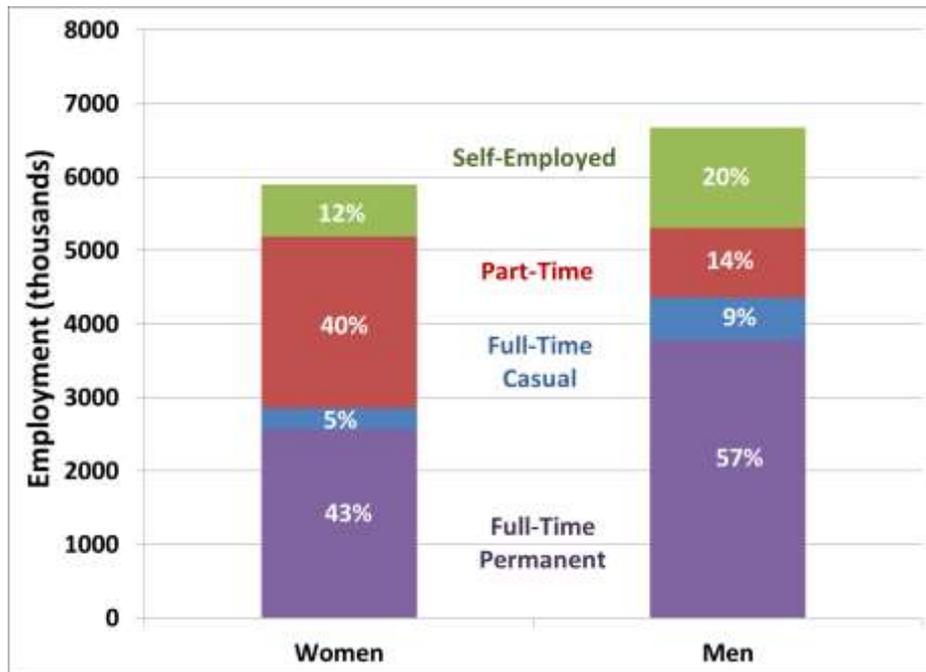
12% of working women are self-employed (barely half the proportion of men). But most of those self-employed women are in vulnerable, lower-wage forms of activity: about two-thirds of self-employed women have not incorporated their businesses, over two-thirds have no employees (with only themselves working), and most work part-time. Male self-employed workers are much more likely to work full-time, be incorporated, and have paid employees – all of which make it easier to earn a decent and relatively secure income.

There are other indications of growing insecurity of work for women. For example, 15% of employed younger women (under 40) hold multiple jobs (Baird et al., 2018). This is often because they are trying to piece together an adequate living from several smaller jobs.

And because of their more precarious employment status, women switch jobs more often than men: they are more likely than men to have held their job for less than 5 years, but less likely to have kept their current position for 10 or more years (ABS Catalogue 6291.0.55.003). This volatility in employment makes it harder for women to work their way up the career ladder, and to accumulate adequate retirement savings.

Only 43% of employed women work in a permanent full-time job with normal entitlements.

Figure 8. Employment Type by Gender, 2018



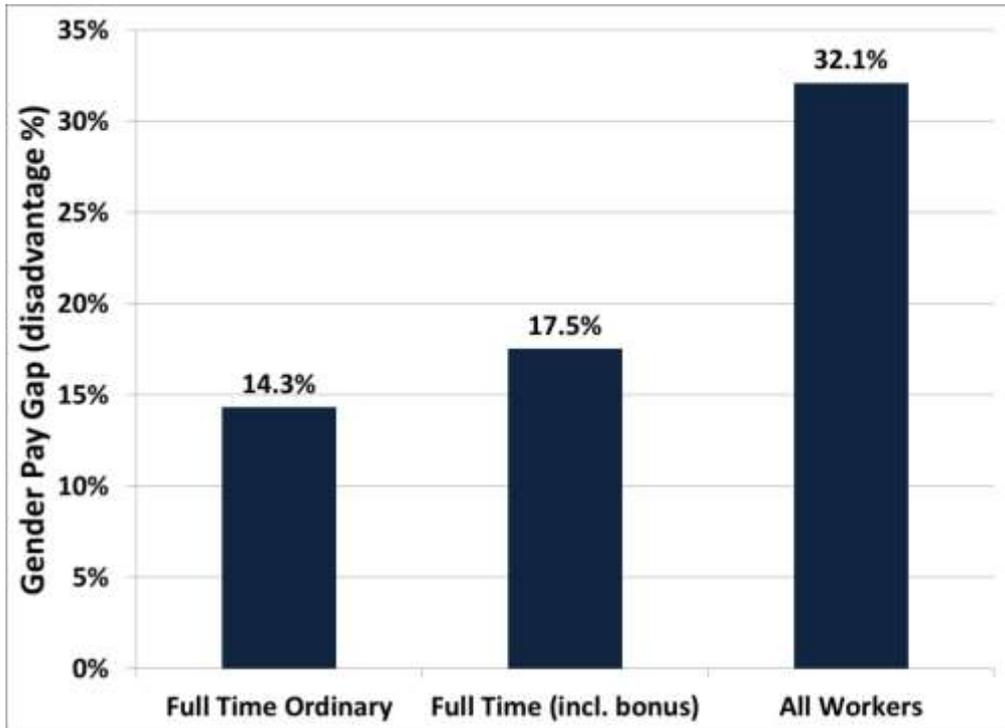
Source: Centre for Future Work from ABS Catalogues 6202.0 and 6291.0.55.003. Full-time and part-time segments include waged employees only (not self-employed).

Taking into account all of these forms of precarious work, only a minority of working women fill a traditional, ‘standard’ job: one that offers full-time, year-round employment, with normal entitlements (like paid sick leave and holidays). Just 43% of employed Australian women have one of those standard roles. For working women in Australia, therefore, insecurity is the normal state of affairs. Precarious work has also become more common for men, but not as dramatically: 57% of employed men still hold a permanent, full-time waged job with entitlements.

E. WOMEN AND WAGES

On average, employed women make almost one-third less than employed men. This statistic only considers waged employees – and does not count self-employed people. The gender pay gap is even bigger for the self-employed, since most women entrepreneurs work part-time in very small businesses.

Figure 9. The Gender Pay Gap



Source: ABS Catalogue 6302.0. Paid employees, average weekly wages.

There are a number of factors that explain the large pay gap between men and women. First, basic wages are significantly lower for women: ordinary-time earnings for women employed full-time are 14% less than men.

That basic pay gap is amplified by payments of bonuses and overtime pay, which tend to be concentrated among traditionally 'male' jobs (including executives, financial professionals, construction and mining). When that additional income is included, the gender pay gap swells to 17.5%.

The biggest factor suppressing women's wages is their concentration in part-time work and other irregular or precarious jobs. Those jobs not only pay lower hourly wages than full-time jobs, but they also offer fewer hours. That drives the gender pay gap even wider: to 32% in 2018, when all workers (including part-timers) are included. Many published estimates of the gender pay gap only consider full-time ordinary earnings (the first bar in the figure above); they ignore the compounding impact of unequal bonuses and hours of work. But that approach underestimates the true gender pay gap by more than half.

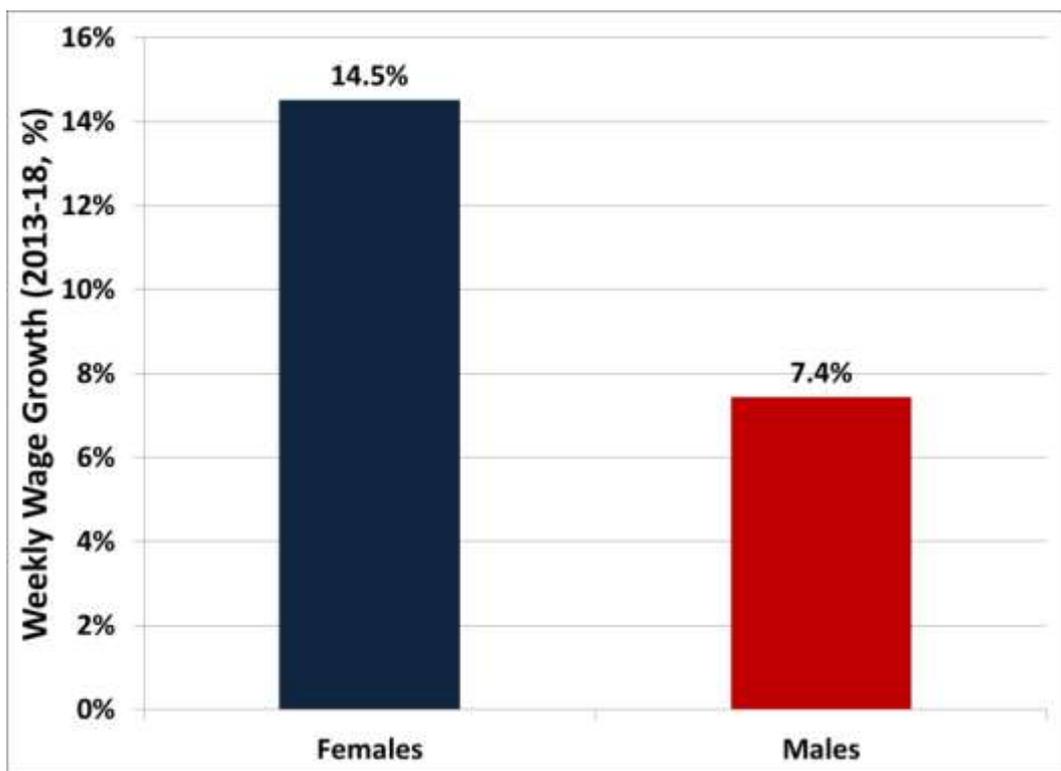
Women's concentration in part-time work dramatically reduces their average earnings.

Women in part-time jobs earned an average of just \$669 per week in 2018. Earnings are lower due to the lack of hours worked. Women in full-time jobs earned more than twice as much: over \$1500 per week. The fact that almost half of employed women work part-time therefore pulls down women’s average earnings dramatically.

On the bright side, women’s average pay has been growing faster than men’s in recent years. This reflects a number of factors. Employment growth in some female-dominated industries has been strong; rapid hiring in health care and community services is a notable example. Strong hiring conditions generally lead to faster wage growth.

Women are disproportionately represented in public services, which benefit from relatively stronger union representation and collective bargaining. Wages in public sector jobs have therefore grown faster than in the private sector in recent years. Finally, male wages have been negatively affected in recent years by the downturn in some male-dominated industries (such as mining).

Figure 10. Increase in Weekly Wages by Gender, 2013-2018



Source: ABS Catalogue 6302.0. Nominal wage increases for all workers.

For all of these reasons, average women’s weekly earnings increased by nearly twice as much over the past 5 years as men’s. Thanks to this trend, the overall gender pay gap has narrowed: from 36% in 2013, to 32% in 2018. That’s still unacceptably wide.

Further narrowing will require a stronger emphasis on pay equity in organisations and industries, greater opportunities for women in better-paid full-time roles, better public funding for the public services where many women work, and better provision of child care and other services to support working parents (of both genders).

Meanwhile, for both men and women, average wage increases since 2013 have been the slowest of any period since the end of the Second World War. Average wages have barely kept up with the cost of living (let alone underpin any improvements in real living standards). And for many workers, their wages have lagged behind inflation.

Wages vary greatly across different industries – and so too does the gender pay gap. Women earn the most in mining: an average of over \$2000 per week in 2018. However, very few women are employed there: less than 40,000 in 2018, or just 16% of the industry’s workforce. Other higher-wage sectors for women include utilities, information and telecommunications, and public administration.

However, far more women work in the two lowest-paid sectors – hospitality and retail – than in those high-wage industries. Between them, hospitality and retail employ 1.2 million women (or one-fifth of all women workers).

Table 4 Women's Weekly Earnings by Industry, 2018			
Highest-Wage		Lowest-Wage	
Mining	\$2,070	Food Service & Accommodation	\$479
Utilities	\$1,509	Retail	\$660
Information & Telecom.	\$1,400	Arts & Recreation	\$747
Public Admin. & Safety	\$1,359	Other & Personal Services	\$766
Finance	\$1,314	Admin. & Support	\$892
Source: ABS Catalogue 6302.0.			

The largest gender pay gap is experienced in the finance sector (35.4%) followed by construction (34.1%). In both cases, heavy bonus and overtime pay (received disproportionately by men) widens the pay gap. The smallest gender pay gap is in public administration and safety, at just 16.8% – less than half the gap of the financial sector. Fair pay policies and widespread union protection have helped to narrow the gap in public administration.

The largest gender pay gap is in Australia's finance sector, where women earn 35% less than men.

Indeed, public sector employment more generally is a major boost for women's wages. Women earn 45% more per week in public sector jobs (an average of \$1300 per week) than in the private sector (\$900 per week). This reflects higher hourly wages, a greater preponderance of full-time work in the public sector (and hence more hours of work), and stronger union protection. The gender pay gap is smaller across the overall public sector, too: women earn 25% less on average than men (compared to a 36% gap in the private sector).

F. WOMEN AND OCCUPATIONS

The concentration of jobs for women in specific occupations traditionally considered 'women's work' is an important factor in the continuing gender pay gap. Common cultural attitudes tend to 'devalue' those female-dominated jobs: they are somehow considered less important or challenging than 'men's work.' Employers take advantage of these attitudes to hire women for less (even for jobs that have similar levels of training and responsibility), and hence jobs in female-dominated occupations typically offer lower wages and benefits. The devaluing of 'women's work' also allows governments to underfund the public and caring services which depend critically on female workers (like child care, aged care, and disability services). That lack of fiscal support is ultimately reflected in lower incomes for the people who perform those services.

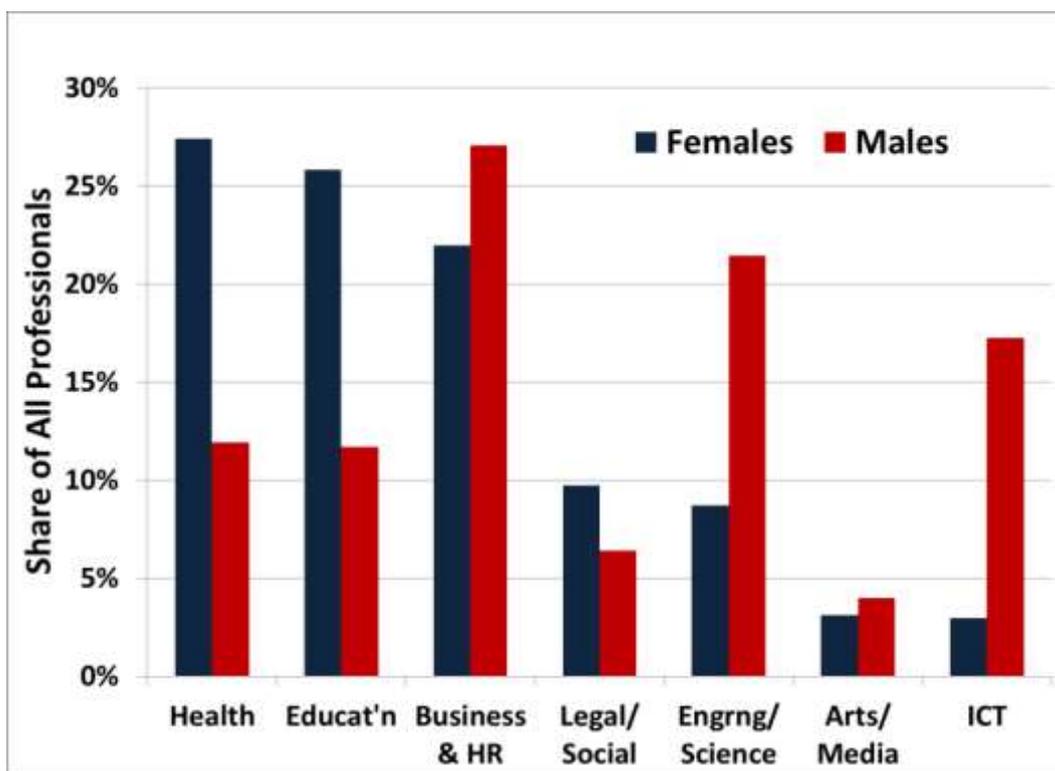
Many women work in highly gender-segregated occupations – and hence those occupations that employ large numbers of women, tend to be dominated by women. This is very clear for three major occupational groupings that together account for half of all women's jobs: clerical and administrative positions, community and personal services, and retail sales. Women account for 70% of all workers in those three occupations – and those jobs account for half of all women's employment. Moreover, the segregation of women workers into female-dominated occupations and industries has actually become somewhat worse over the past 5 years. The widespread but unfair depiction of these occupations as 'women's work' has served to reduce wages and job quality.

Table 5 Women's Employment by Occupation, 2018		
Occupation	Women Employed (000)	Women as Share Total (%)
Professionals	1660	55.1%
Clerical/Admin	1272	74.3%
Community & Personal	935	70.6%
Sales Workers	692	61.7%
Managers	575	36.6%
Labourers	428	40.7%
Technicians/Trades	269	15.0%
Machinery Operators/Drivers	79	9.5%
Source: ABS Catalogue 6291.0.55.003.		

The opposite relationship holds in some occupations that are still dominated by men. Women account for less than one-tenth of all machinery operators and drivers, and less than one-sixth of all technical and trades workers. Women account for a larger share of labourers (40%) – but that is mostly due to women’s domination of low-paid jobs in cleaning, laundry and food preparation (all considered ‘labourers’ in the official statistics). Women make up only about one-third of managers. Male-dominated occupations tend to pay higher wages, relative to the levels of skill, qualifications, and responsibility involved.

The broad category of ‘professionals’ constitutes the single largest occupational grouping of women’s jobs, employing more than one in four women workers. It’s also the most ‘equal’ occupational category, reflecting the most even balance between men and women: women make up slightly over half of all professionals. But even among professionals, careers are still segregated according to gender. Female professionals are concentrated in human and public services – including health care and community services, education, and public administration. Men, in contrast, have a strong presence among professional jobs in engineering, technical, and ICT occupations. Not surprisingly, those careers offer higher average salaries than in female-dominated professions.

Figure 11. Gender Composition of Professionals, 2018



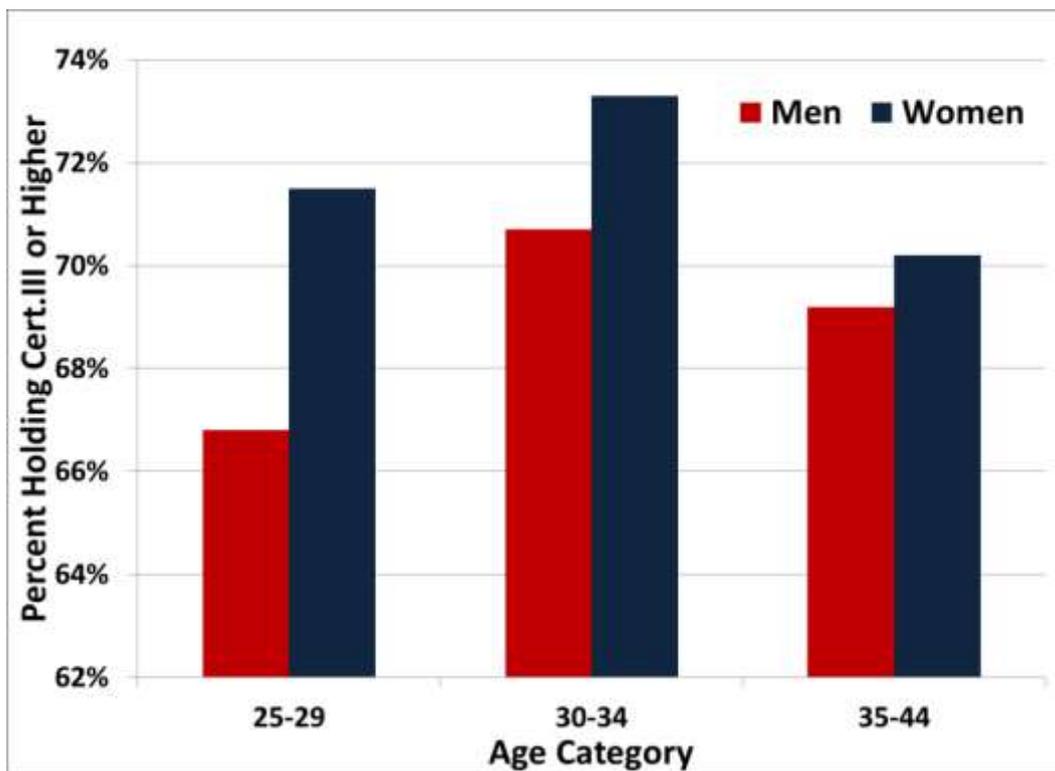
Source: ABS Catalogue 6291.0.55.003.

For all these reasons, the segregation of working women into occupations that are dominated by women helps to perpetuate (both economically and culturally) the gender gap in incomes. Achieving more equality in wages will require efforts to open up traditional male-dominated industries to more women. It will also involve challenging the traditional tendency to devalue female-dominated occupations as somehow less deserving of good wages and conditions.

G. WOMEN AND SKILLS

The large gap in wages between women and men workers is *not* a reflection of the skills and training possessed by working women. In fact, women as a whole are now just as likely to hold a post-school qualification (Certificate Level III or higher) than men. And for people under 45, women on average are *more* qualified.

Figure 12. Post-School Qualifications by Gender, 2017



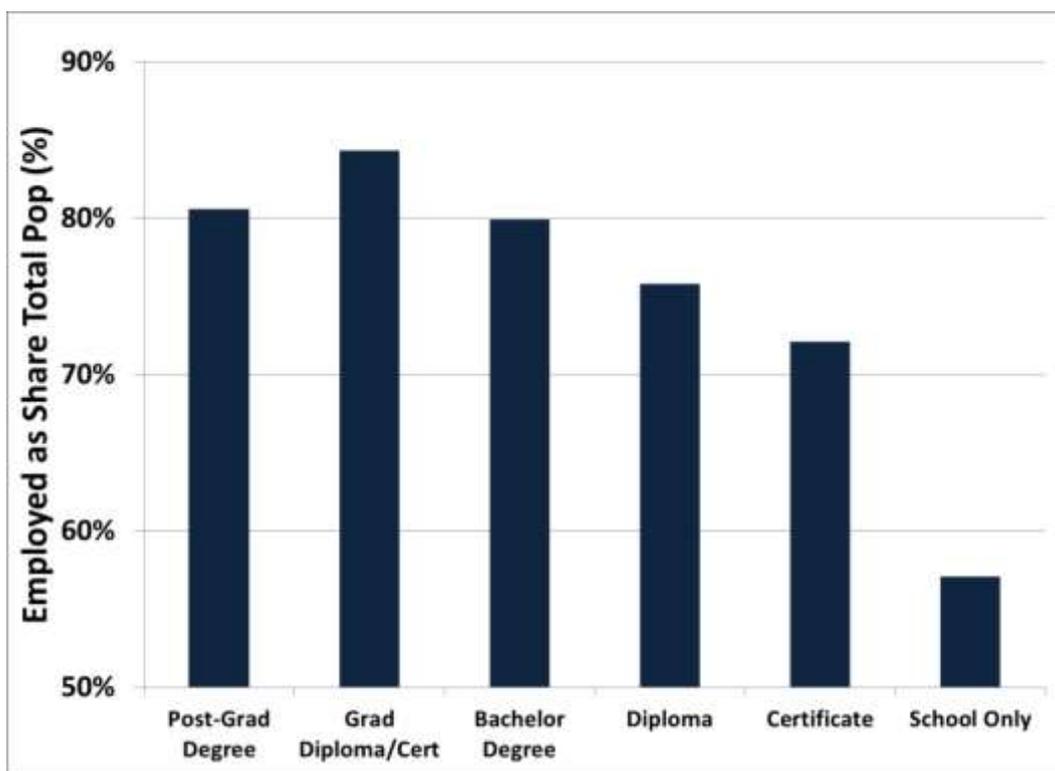
Source: ABS Catalogue 4125.0.

Young women are more likely to enroll in university or vocational training than young men. In 2018, there were 1.25 million women enrolled in the study of a post-school university or vocational qualification – compared to 1 million men. Over 40% of young women (aged 17-24) were studying full-time, compared to one-third of men.

That higher level of participation in higher education is being gradually reflected in superior average qualifications for women workers. For example, for women in their late-20s, there is now a 5-percentage-point gap between their level of post-school qualification (with 72% of those women holding a certification or degree) versus their male counterparts. Women in their 30s and 40s are also now more qualified, on average, than men.

These better qualifications enhance the chances for women to find decent work. Over 80% of women with a graduate diploma or certificate, or a university degree, were employed in 2018. In contrast, less than 60% of women holding only high school qualifications were employed. So the gradual increase in qualifications possessed by future generations of women workers will support their continued progress in employment and wages.

Figure 13. Women’s Employment by Education Level, 2016



Source: ABS Catalogue 2071.0. Aged 15 or over.

However, the continuing concentration of women – even those with high levels of qualification – in gender-segregated industries and occupations, and women’s disproportionate assignment to part-time jobs, will continue to inhibit the achievement of wage equality. And despite the higher average qualifications of women entering the workforce today (compared to their male counterparts), a significant gender pay gap continues to prevail in most occupations – even among new graduates.

Over one-third of the Australian women studying for a post-school qualification are enrolled in a certificate or diploma program at a vocational training institute or college. Unfortunately, Australia’s vocational education and training system has experienced severe problems in recent years. Governments began to channel public funding into private training businesses (rather than Australia’s once-renowned public TAFEs). Many fly-by-night private institutes offered programs of questionable value; some even collapsed as students were working toward their certifications.

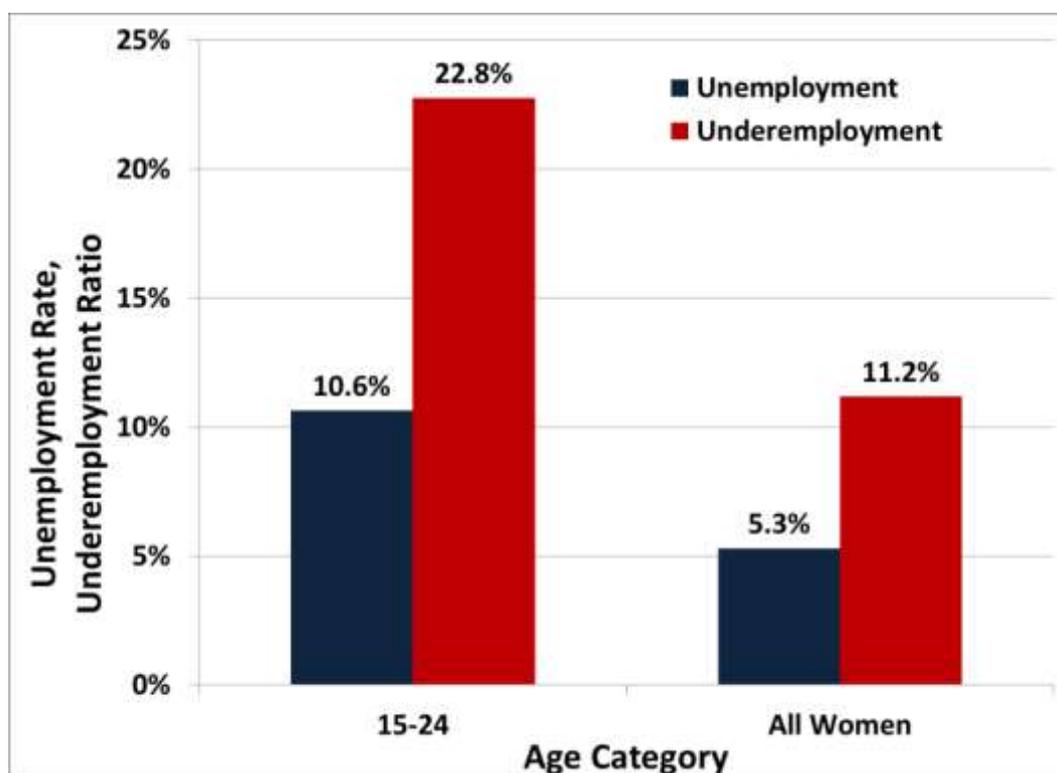
Consequently, the number of enrollments in apprenticeships and traineeships has plunged by almost half since 2012, as the vocational system was restructured and scaled back. The most dramatic decline has been in ‘non-trade’ programs (including business, social and community services, communications, and others) – which is

where most women apprentices were enrolled. Rebuilding Australia’s vocational education system will be essential, in order to advance the diversity of young women’s employment opportunities (including their access to traditionally male-dominated occupations and trades).

H. YOUNG WOMEN AND WORK

Young workers are experiencing the reality of Australia’s precarious labour market head-on. Most have never had the benefits of a permanent, full-time job with decent protections and entitlements. Many expect they will only ever work in a never-ending series of temporary jobs and ‘gigs’.

Figure 13. Female Unemployment and Underemployment by Age, 2018



Source: ABS Catalogue 6291.0.55.001. Unemployment rate is share of labour force. Underemployment ratio is share total employed.

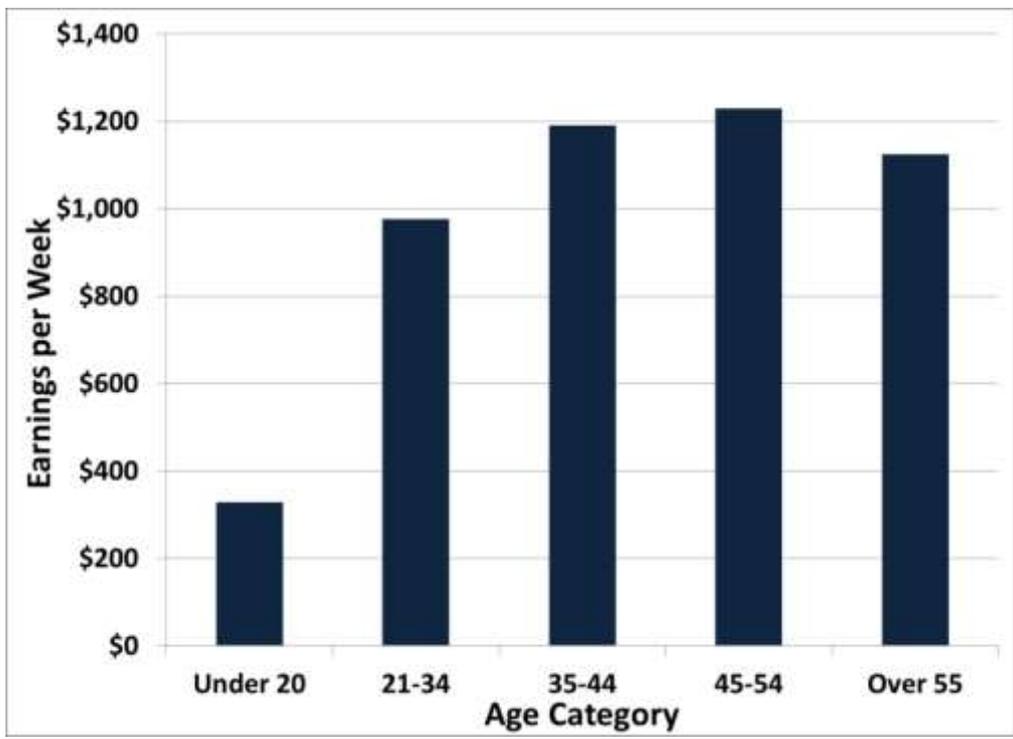
The challenges of finding stable work for young women are reflected in an unemployment rate that is twice the average facing all women. Underemployment – where women have a job, but can’t get enough hours of work – is also twice as bad for younger women. 23% of employed young women do not receive as many hours of work as they would like. That means that fully one-third of all young women workers are either unemployed or underemployed.

The intense precarity of work for young women is confirmed by statistics on job type. For example, 64% of employed women under 24 work part-time – a share half again larger than for all women workers. Casual work (with no paid leave or severance entitlements) is also more common among young women: over a third of employed women under 35 are working casual, versus less than a fifth of women over 35. Young workers are also much more likely to have their wages and conditions determined according to the minimum conditions of a Modern Award (rather than a collective agreement or individual contract; ABS Catalogue 6306.0).

Over one-third of employed women under 35 work in casual jobs with no paid leave entitlements.

Given their lack of access to higher-quality jobs, the problems of insecure work and low wages are amplified for young women. Average earnings for employed women under 20 are very low: just \$329 per week. And women in their 20s and early 30s earn under \$1000 per week.

Figure 14. Weekly Wages for Women by Age, 2018



Source: ABS Catalogue 6306.0.

Their concentration in part-time and irregular jobs, especially in the retail and hospitality sectors, leaves young women highly vulnerable to unethical or illegal practices by employers – including underpayment and wage theft. Being more economically vulnerable, they are less likely to be aware of their minimum legal rights (including minimum wages), and less willing to press complaints about unfair treatment. Surveys and audits by government and non-government organisations have confirmed that half or more of all restaurant workers have experienced underpayment and wage theft; there is no doubt that this exploitation is faced more often by young women.

45% of workers aged 18-29 have been sexually harassed at work within the past 5 years, but most do not report it (AHRC, 2018b).

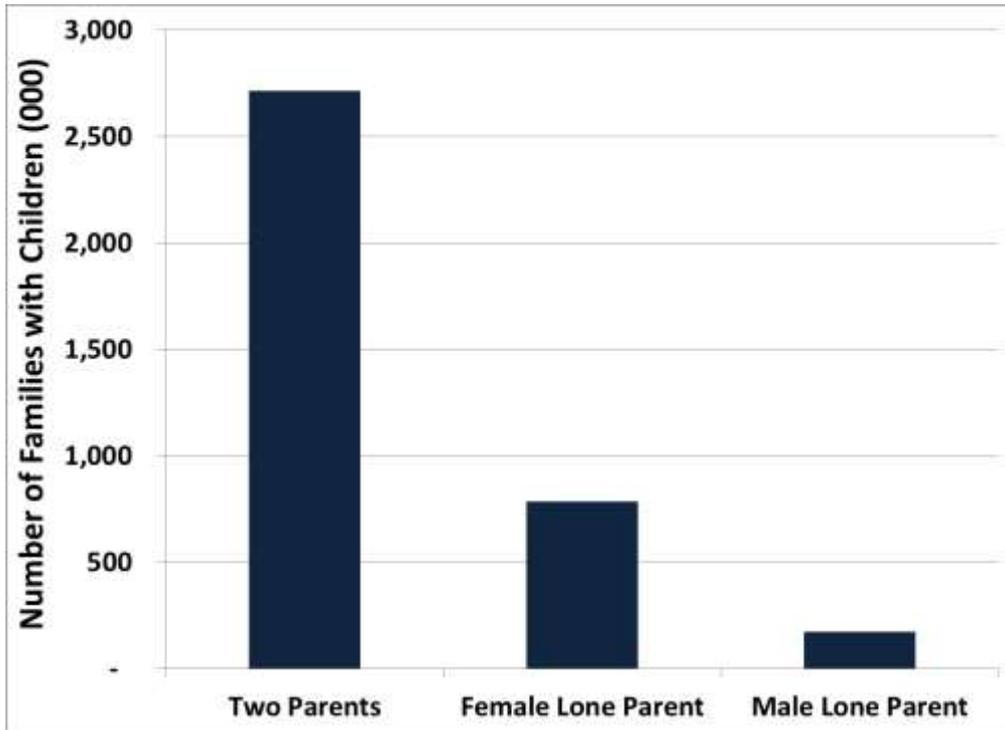
Sexual harassment and violence on the job are also experienced all too often by young women. Almost half of young employed women report facing sexual harassment at work from co-workers, managers, or customers. Only a small proportion of those report the harassment, and the intense insecurity of their employment conditions clearly contributes to that reluctance.

I. WOMEN AND CHILDREN

Despite the long-term decline in the overall birth rate, most women in Australia have at least one child in the course of their lives. But women are having fewer children: now just 1.74 per woman, on average. And they are having children later: the average age of first-time mothers is now 29 years old (AIHW, 2017).

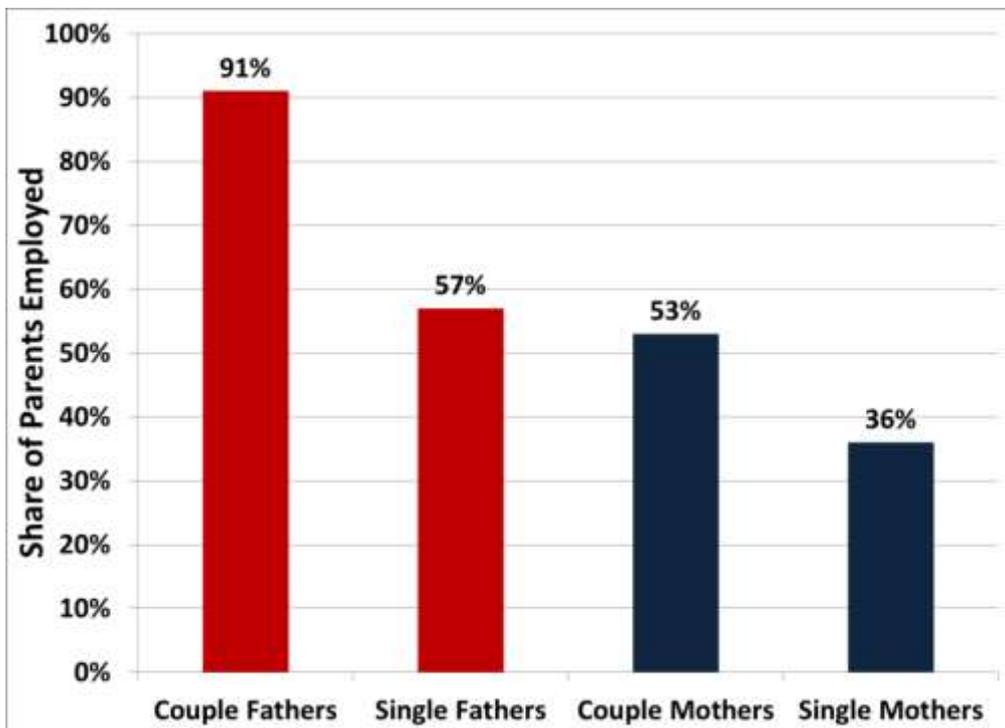
There were over 5.5 million children under 18 living in Australia in 2018. They lived in over 3.5 million different households. Three-quarters of those households had two parents. One in five households with children was headed by a single mother; about 5% of households with children were headed by a single dad.

Figure 15. Households with Children, 2016



Source: ABS Catalogue 2071.0.

Figure 16. Parents and Employment



Source: HILDA (2018).

There are stark differences between the employment patterns of male and female parents with children at home. Male parents are much more likely to work outside the home than female parents. Almost all fathers who are in a couple work outside the home, but barely half of mothers in a couple do. In fact, single-parent fathers are more likely to be employed than mothers in a couple. This is dramatic evidence of the inadequacy of Australia’s early child education programs and other supports for working parents, and the extent to which women bear a very unequal share of child-rearing responsibilities.

Almost half of mothers do not return to work for more than two years after the birth of their first baby. These long absences from the workforce result in a direct loss of income while they are off work. But they also lead to longer-term earnings reductions because of foregone wage increases and promotion opportunities. Research suggests that mothers, on average, experience a permanent and growing wage penalty as a result of having children (equal to at least 5-10% of wages, depending on how many children the mother has; WGEA, 2016). This ‘motherhood penalty’ is amplified by the fact that mothers typically receive smaller wage increases and few promotions, even after they come back to work. And the penalty carries on, even into retirement, due to the consequent impact of periods of non-employment on women’s superannuation savings.

Before Birth		After Birth	
Under 1 month	39.3%	Under 3 Months	8.2%
1-3 Months	15.1%	3-6 Months	8.5%
3-12 Months	7.5%	6-12 Months	20.9%
Over 12 Months	16.3%	1-2 Years	18.3%
Never Worked	21.8%	Over 2 Years	44.1%

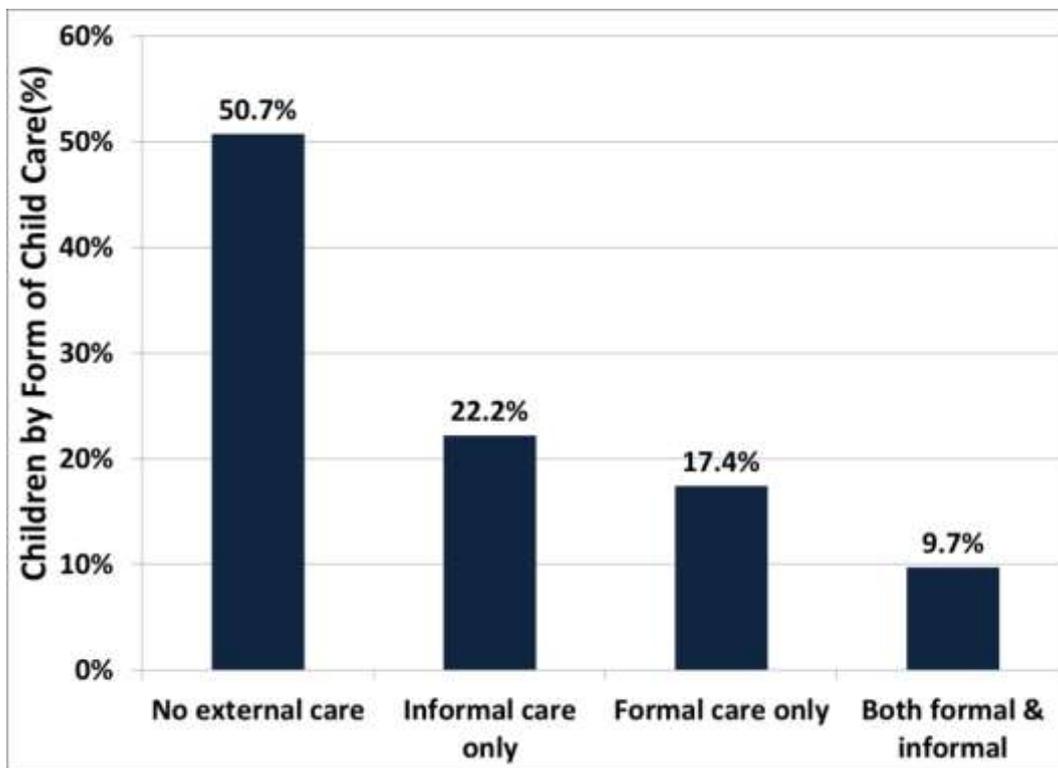
Source: HILDA (2017).

Almost one in five employed women lost their jobs during or after pregnancy due to redundancy, dismissal, restructuring, or non-renewal of contract (AHRC, 2014).

Women’s work caring for children doesn’t stop once their kids are grown. Most grandmothers are also enlisted to provide child care, helping their children raise their own kids. 54% of grandmothers provide care to grandchildren; 25% of all grandmothers provide this care on a weekly basis (Baxter, 2016).

The barriers to mothers’ full participation at work arise not only from the challenges of child care and balancing home and work responsibilities. In many cases, the workplace itself is very unwelcoming or discriminatory for mothers (AHRC, 2014). Almost half of working mothers (49%) reported at least one incident of discrimination at work due to pregnancy, parental leave or on return to work after childbirth. Shockingly, almost one in five (19%) lost their jobs during or after pregnancy due to redundancy, dismissal, restructuring, or non-renewal of contract.

Figure 17. Forms of Child Care, Children 0-12, 2017



Source: ABS Catalogue 4402.0.

High costs and long waiting lists mean that few Australian families use formal regulated child care programs (including long-day programs, before- and after-school care, and family day homes). Just over one-quarter of Australian children under 12 receive some formal care (sometimes in combination with informal care). Informal care is less expensive and hence more common – including care by relatives, friends, or nannies – but quality and safety are inferior. Over half of children under 12 receive no

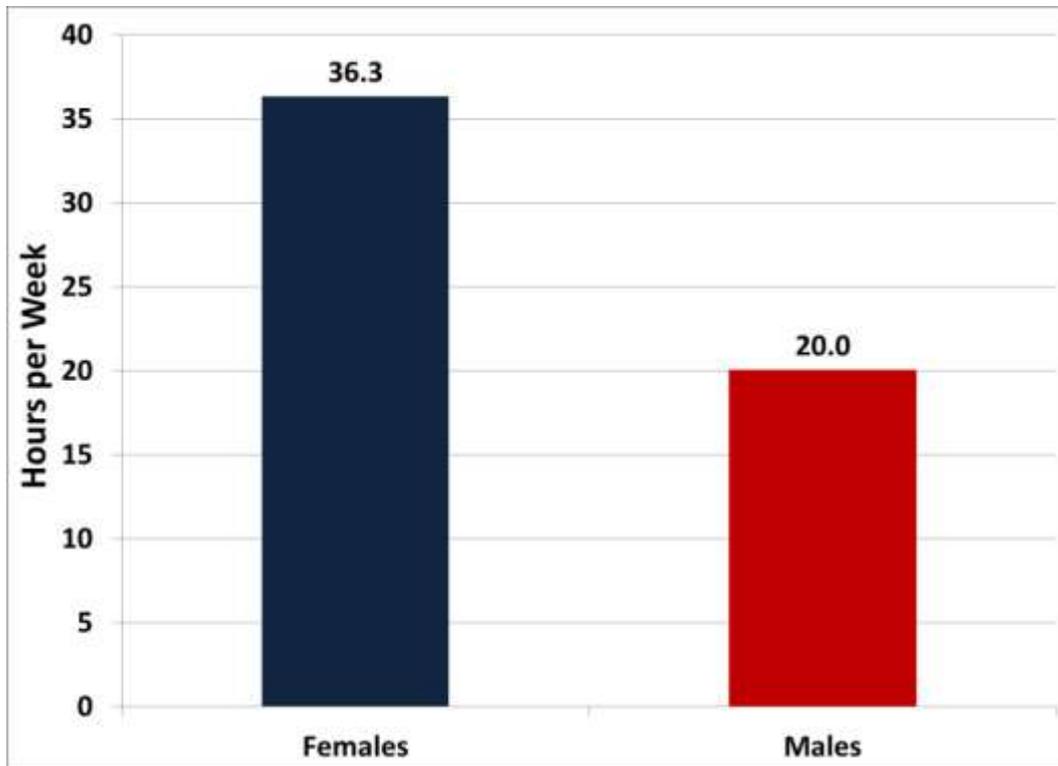
outside care at all, with all care provided by parents (mostly by mothers); and the proportion of children receiving no outside care has increased slightly over the last decade. Compared to other industrial countries which invest large resources in quality, accessible child care programs, Australia is a clear laggard – and this underinvestment harms children, women’s work opportunities, and the whole economy.

For families using formal child care, costs are typically very high. Fees of \$175 per day are not uncommon for long-day preschool programs – clearly prohibitive for most families. So those families who do use formal care put their children in care for an average of just 16 hours care per week; the average cost is \$110 per week (after government subsidies).

J. WOMEN AND CARING

The majority of women now participate in the formal labour market, and the number of employed women has been steadily closing the gap with men. However, women still bear a disproportionate share of unpaid work in the home – including child care, caring for other family members, housework, shopping, food preparation, and more.

Figure 18. Hours in Unpaid Work at Home



Source: WGEA (2016). 15 and over.

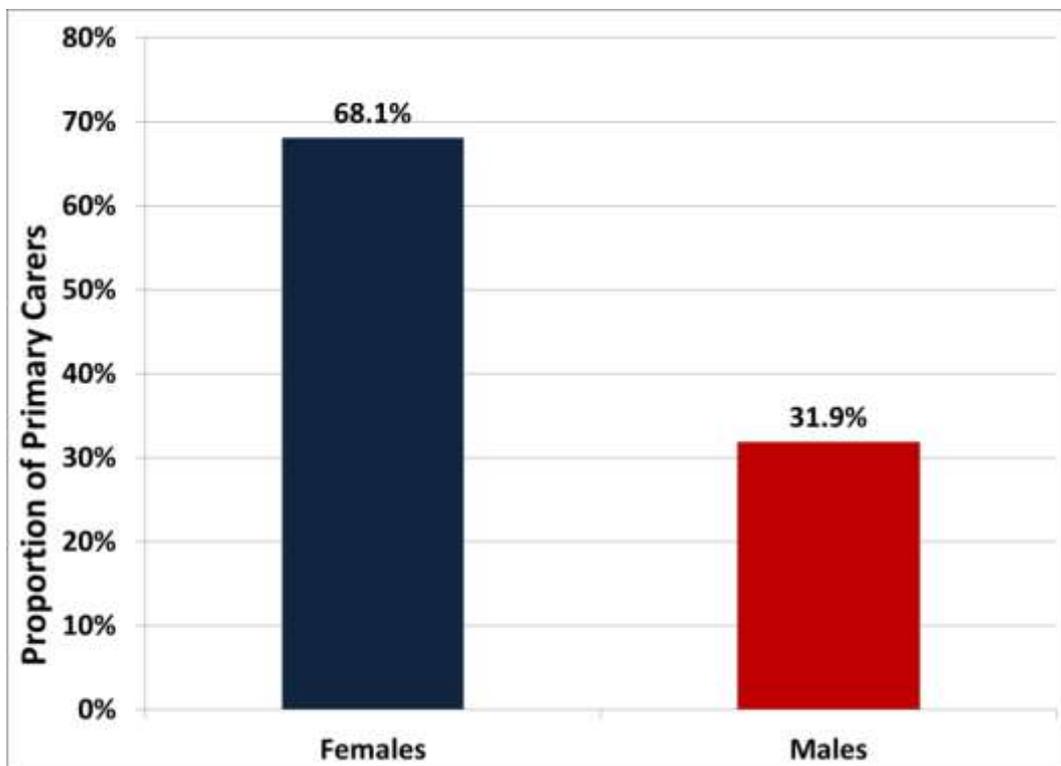
This creates a 'double shift' for women: they work increasing amounts outside of the home, but are still expected to be the primary caregivers and perform most cleaning and other household tasks. Some men have increased their share of child care and other home work as their female partners increased their paid work outside the home; on average, however, men still do far less than half the unpaid work at home.

Women perform 80% more unpaid work at home each week than men.

Lack of access to quality, affordable child care is an important factor both in women's disproportionate share of work at home, and their lower rate of labour force participation (especially in the 25-40 age bracket).

Children are not the only people who receive dedicated care from women. Elderly Australians and people living with disability also depend on the unpaid care of family members and others – and women do a disproportionate share of that unpaid work, too.

Figure 19. Primary Carers by Gender, 2015

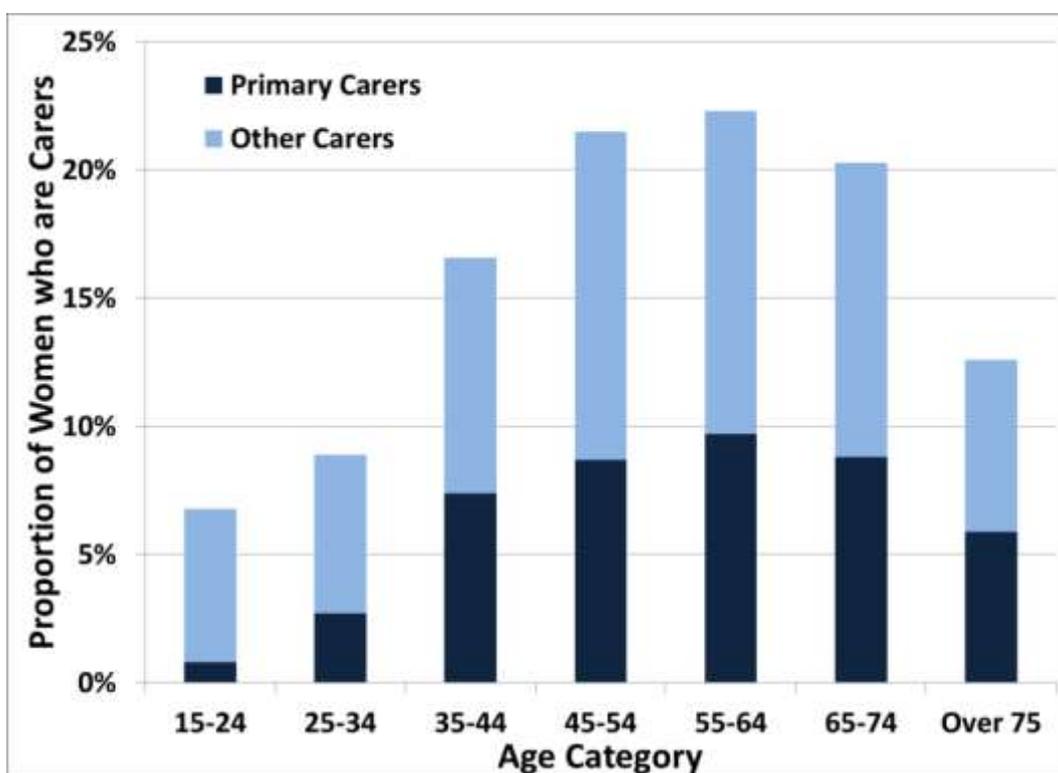


Source: ABS Catalogue 4430.0.

Women make up over two-thirds of all primary carers – defined as people who are the main source of support for an elderly person or a person with disability. And they provide a majority of non-primary caring as well.

The most common ages for women to care for an elderly person or a person with disability are between 45 and 75. During those years, over one-fifth of women serve as a carer for someone else –close to half of those serving as primary carer. This unpaid labour imposes significant emotional, physical and financial burdens on women. Many need more support from public and community programs and agencies.

Figure 20. Women Carers by Age, 2015



Source: ABS Catalogue 4430.0.

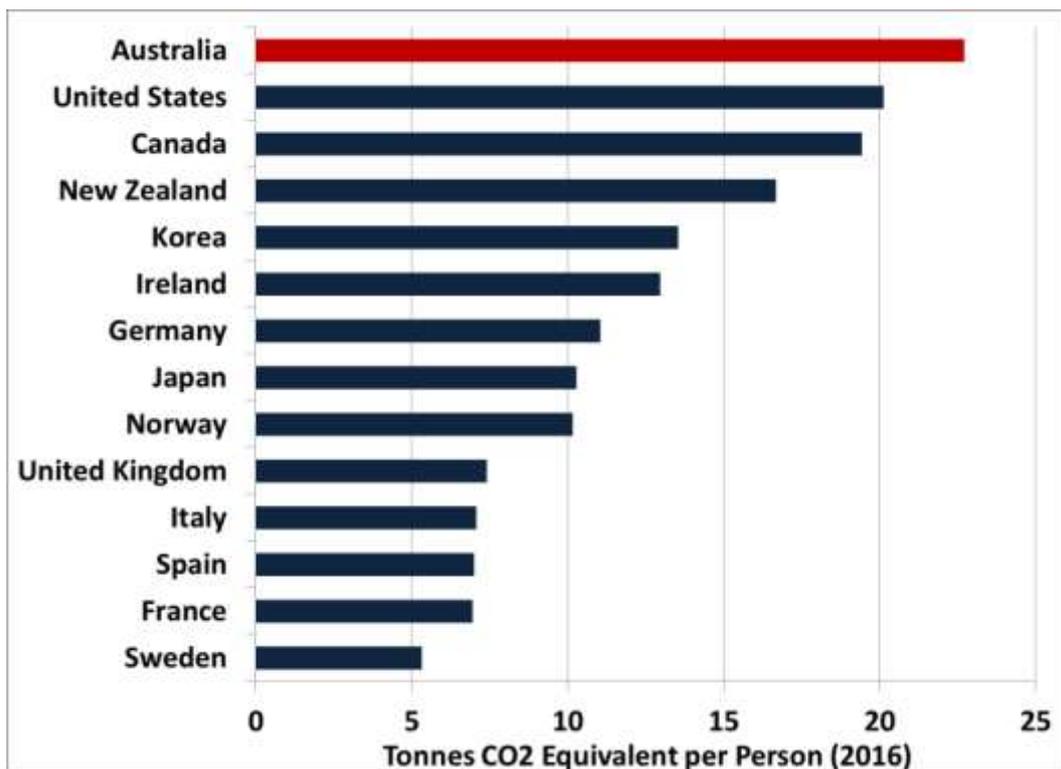
K. WOMEN AND THE ENVIRONMENT

One of the greatest challenges to health, well-being and social stability in the world is the threat of global climate change. Accumulation of carbon dioxide (and other 'greenhouse' gases) in the Earth's atmosphere, the legacy of centuries of burning fossil fuels for energy, is causing a significant and accelerating rise in global temperatures. This is causing a wide range of dangerous and costly consequences: from rising sea levels, to more frequent and destructive severe weather events (such as cyclones and droughts), to disruptions in rainfall patterns.

To address this threat, Australia joined 195 other countries in the 2015 Paris Agreement, collectively committing to reduce greenhouse gas pollution and slow down climate change. As part of the Paris process, each participating country accepts targets for reducing its own emissions. Those targets were designed to try to limit the rise in global temperatures to 2 degrees Celsius this century. But even a 2-degree increase would imply dramatic and growing global costs, including mass displacement of large numbers of people living in low-lying coastal areas.

Australia emits more greenhouse gases per capita than any other major industrial country, so we have a special responsibility to do our full share in finding a solution to climate change. Australia’s Paris commitment is to reduce national emissions by 26-28% by 2030 (measured relative to 2005 pollution levels). However, a lack of consistent policy commitment by Australia’s government – on carbon pricing, electricity regulations, support for sustainable energy, and more – makes it questionable whether Australia will live up to that commitment.

Figure 21. Greenhouse Gas Emissions per Capita, Industrial Countries



Source: OECD, “Greenhouse Gas Emissions.”

Climate change is the most pressing environmental threat facing Australians and the rest of the world, but it is not the only one. Other indications of environmental destruction, with real economic and social consequences, include toxic pollution,

waste disposal (including plastics), urban smog, and land and water degradation – exemplified dramatically this year by the shocking crisis in the Murray-Darling river system. All of these environmental problems reduce the quality and health of Australians’ lives (Zhang et al., 2018).

Of course, like almost anything else in our unequal society, the consequences and costs of the environmental challenge are not shared evenly. Workers are vulnerable to the whims of corporate decisions and the wild swings of Australia’s environmental policies in recent years – whereas high-income individuals and businesses have resources to protect themselves. Neither employers nor government have committed adequate attention to ensure that the transition to a more sustainable economy is achieved fairly and smoothly. With advance planning, support for retraining and adjustment, and an emphasis on job-creation in new, green industries, that transition could be achieved without undue burden on particular communities or groups of workers – but that commitment to a ‘just transition’ is not yet forthcoming from governments or employers.

“Advancing gender equality may be one of the best ways of saving the environment... The voice of women is critically important for the world’s future – not just for women’s future.”

- *Amartya Sen, Nobel Prize Economist (2001)*

The environmental crisis has unequal gender impacts, too: women bear special risks and costs as a result of climate change and environmental degradation. The burdens of providing care to family members, made more difficult by climate change, fall disproportionately on women. In many parts of the world, food insecurity is negatively affected by climate change; this has particularly immediate and severe impacts on women’s lives (since they are the ones most often charged with putting food on the table).

At the same time, women can and must play a leadership role in preventing pollution and addressing climate change. Research confirms that women’s work and production relates differently to the environment than traditional male jobs: women’s jobs depend more closely on the well-being of local resources like land and water (especially in developing countries), and hence women have been more careful to preserve the quality of those resources. Empowering women to play a more equal role in economic decision-making – at the national level, in communities, and within households – will be key to building a more sustainable economy. By emphasizing values of caring, community, and planning, Australia can indeed transition to an economy that pollutes less, but lifts the quality and security of life of all its residents.

L. WOMEN AND VIOLENCE

Unfortunately, violence and abuse against women is widespread in Australian society. Over one in three women have experienced some form of physical or sexual violence in their adult lives. About one Australian woman per week, on average, is killed by a current or former partner. The vast majority of those committing physical and sexual violence against women are men; and three-quarters of those are known to their victims (most commonly their current or former partners).

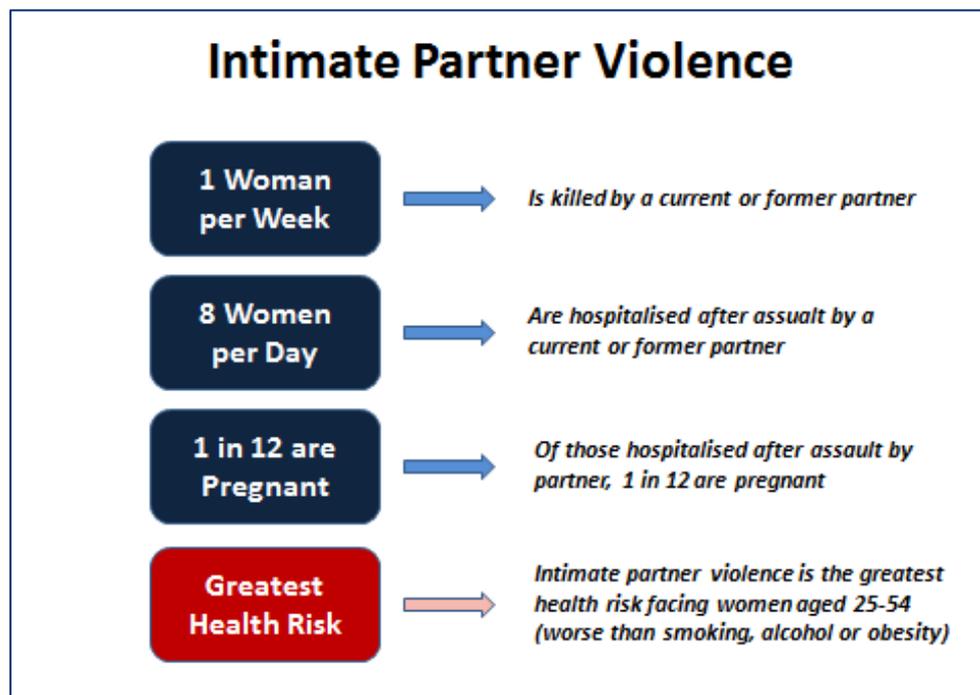
Table 7 Women's Experience of Violence		
	Proportion of Women Who Experienced:	
	In the Last 12 Months	In Their Lifetime (Since 15)
Physical or Sexual Violence	4.7%	36.8%
Emotional Abuse	4.8%	23.0%
Sexual Harassment	17.3%	52.2%
Stalking	3.1%	16.8%
Source: ABS Catalogue 4906.0. Women over age 15.		

Over half of adult women have experienced sexual harassment in their adult lives; again, the overwhelming proportion of perpetrators are men, and many of those incidents occur in workplaces. Women also face other serious forms of intimidation, including emotional abuse and stalking.

One woman in three has experienced physical or sexual violence in their adult lifetime.

Violence against women and their children imposes enormous costs on the victims: including injury and illness, fear and mental health consequences, disruption and uncertainty, and financial costs (including lost wages, legal and moving costs, and more). Broader economic costs from violence against women are also experienced across society as a whole – arising from lost productivity; policing, security and legal

expenses; health care expenses; reduced educational achievement for children; and more. The total economic cost of violence against women and children has been estimated at \$22 billion per year (KPMG, 2016).

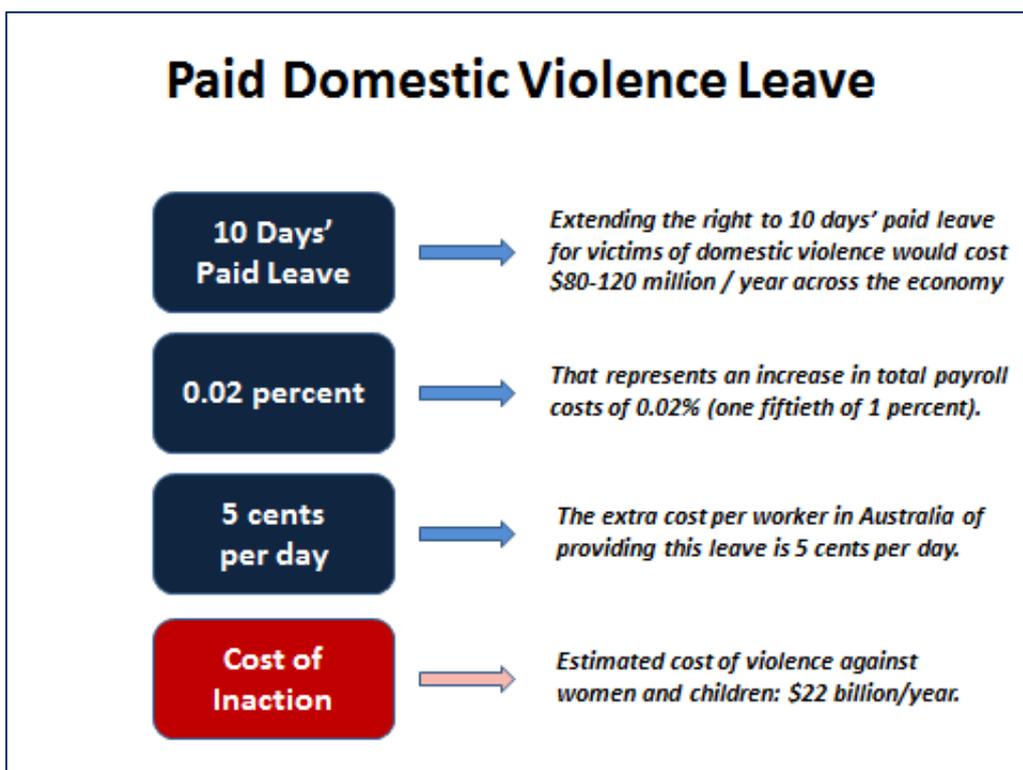


Source: ANROWS (2019).

Shockingly, violence from their intimate partners now poses the greatest single health risk to women in the core working-age bracket of 25-54 years. Many measures would help to prevent this violence, including public education, better protection for women from violent partners and ex-partners, and stronger income security measures (so women are not financially compelled to stay in violent situations).

One important anti-violence workplace initiative is to provide paid leave from work for victims of domestic violence, so that they can undertake necessary actions to leave and resolve violent situations (including moving, legal proceedings, medical care, etc.) without suffering a financial penalty – and without losing their jobs. A growing number of Australian workplaces now offer paid leave provisions (most commonly up to 10 days per year) to support employees who have experienced domestic violence. Research suggests these provisions also play a useful educational role, assuring female employees that supports are available if they need them.

The estimated economic cost of providing these leave provisions is trivial relative to overall labour costs: about 5 cents per worker per day across the whole Australian workforce. But the economic benefits of even small reductions in the incidence of violence are huge.



Source: Stanford (2016) and KPMG (2016).

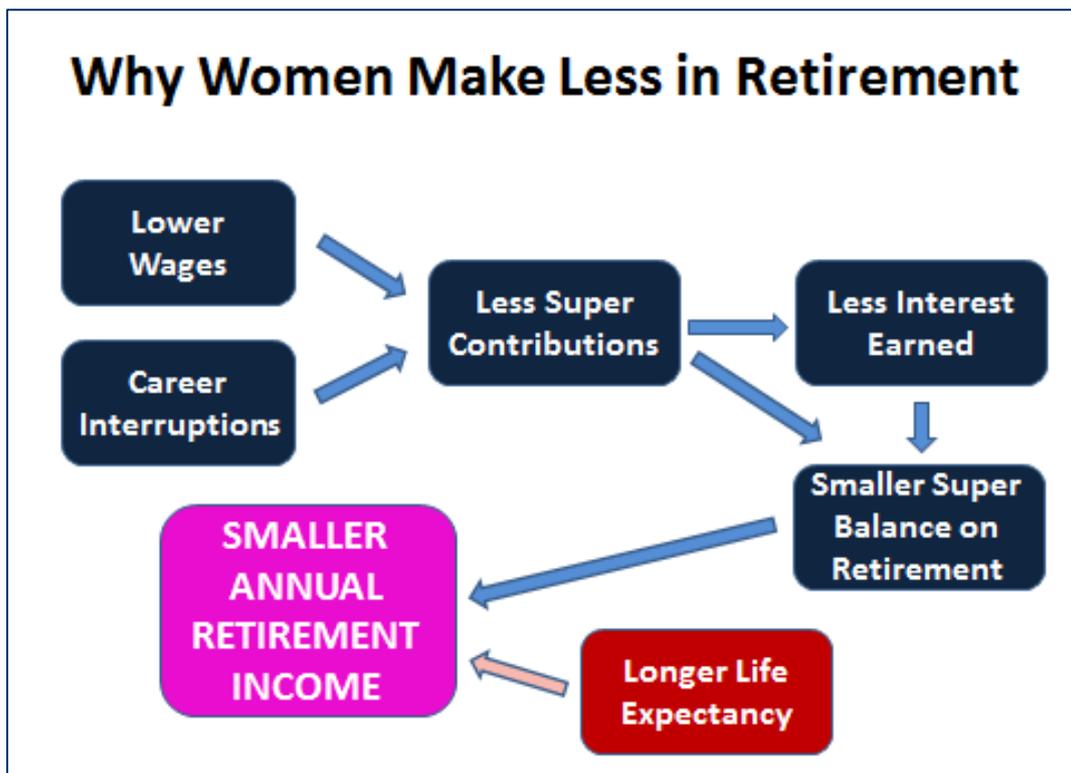
Despite growing evidence of the personal, social and economic costs of violence against women, social attitudes regarding the problem still lag. Less than half of surveyed Australians recognise that fear of violence affects women more than men. One-fifth believe that domestic violence is a 'normal response' to stress. And one-third believe that rape results from men being unable to control their sex drive. These inaccurate and outdated ideas prove that much more needs to be done to raise awareness of the dangers of violence against women, to prevent it and support its victims.

M. WOMEN AND SUPERANNUATION

Women's unequal experience in the workplace inevitably carries over into greater challenges in planning for a decent retirement. Women are less likely to participate in the labour market – especially women in prime child-bearing years, due to inadequate child care and supports for working parents. Women who are employed make almost one-third less than their male counterparts: partly due to their concentration in lower-paying jobs, and partly due to shorter hours of work.

They also lose more income, again during their prime earning years, to career interruptions, usually arising from family and caring responsibilities. The resulting loss

of superannuation contributions imposes a major additional financial penalty on mothers. Some employers continue to pay superannuation contributions when women are on paid parental leave, but there is no requirement that they do so. And the ongoing reduction in earnings that many women experience after having children (due to slower wage increases and fewer promotions in years after having children) is also automatically reflected in lower superannuation contributions.



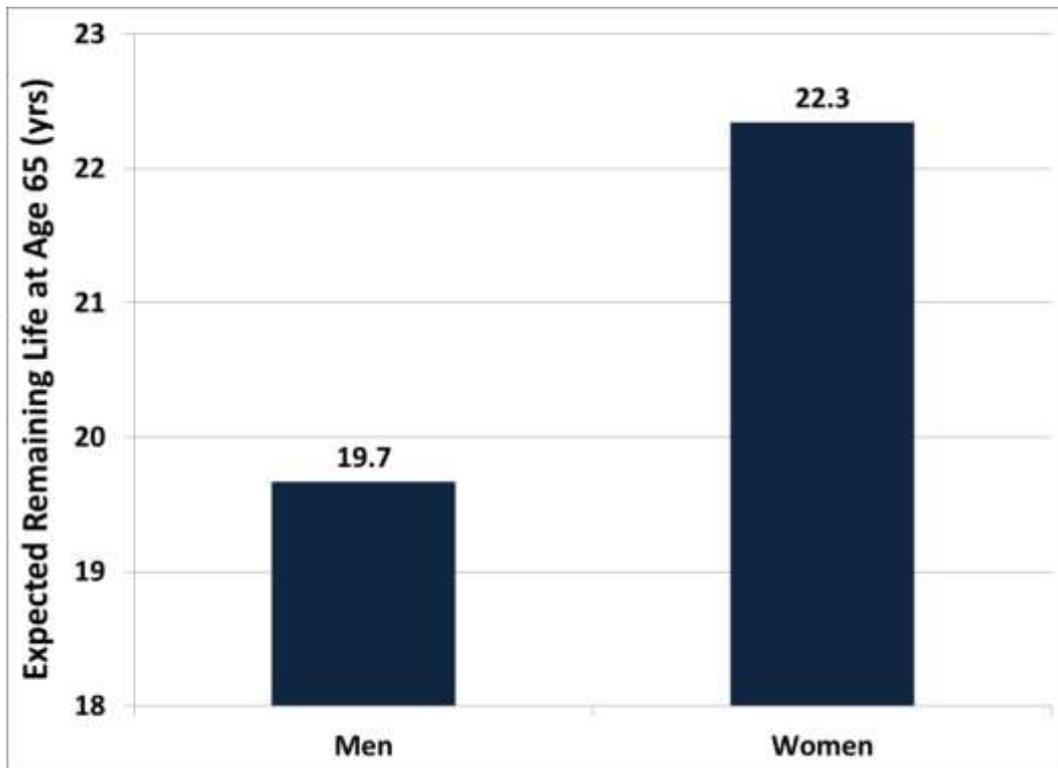
The combination of reduced earnings and career interruptions means women accumulate less superannuation contributions from their employers. But that in turn creates further magnified effects, including reduced investment and interest income over time. By the time women retire, their superannuation balances tend to be much lower than men's.

Women retire earlier than men, and they live longer, but their superannuation balances are much smaller.

Even that's not the end of the problem. When they reach age 65, most women can anticipate to live longer than men: by close to 3 more years, on average. (Unfortunately, life expectancy is lower for women in poverty, and for Aboriginal and

Torres Strait Islander women.) While women naturally appreciate the prospect of a longer life, it also creates a financial challenge – because women’s super funds, which were smaller to start with, must also last a longer period of time.

Figure 22. Life Expectancy at Age 65, by Gender



Source: ABS Catalogue 3302.0.55.001.

That implies an even smaller flow of annual pension income, if the super fund is not to run out before the retiree dies. Taking an existing superannuation fund, and making it last 23 years instead of 20, requires a reduction in the annual flow of income from that fund by as much as 10%.

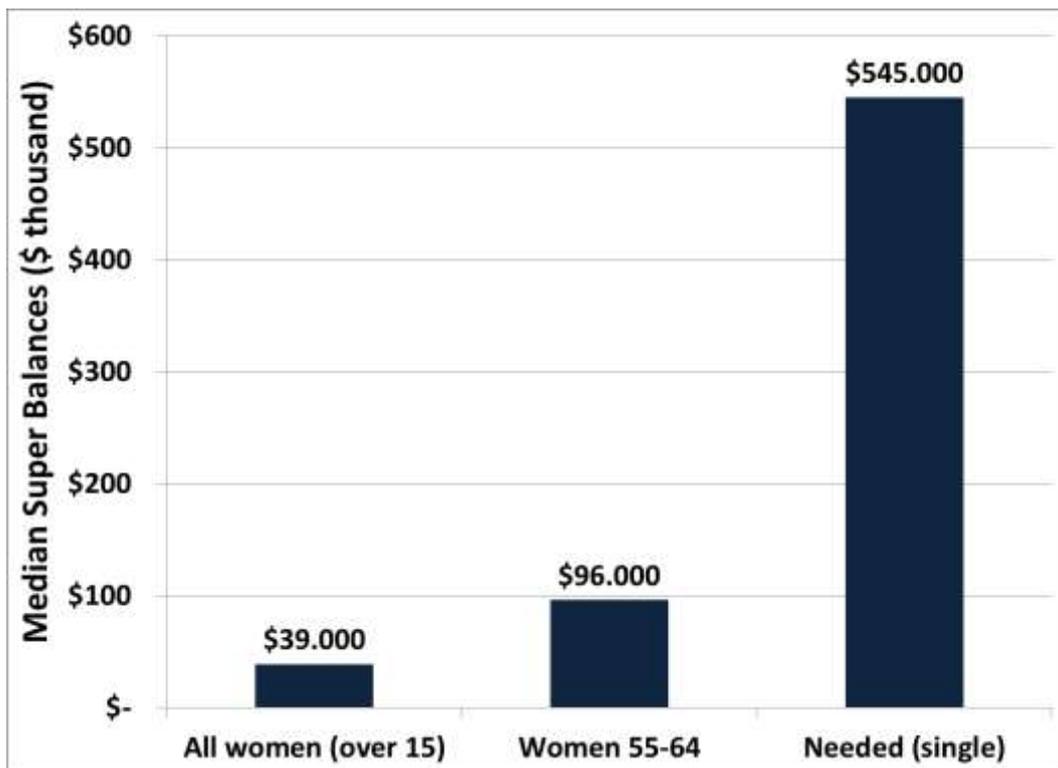
Thanks to their higher earnings and fewer career interruptions, men typically accumulate larger superannuation balances than women. The average superannuation holdings of women are about one-third smaller than for men. If sustained until retirement, that will translate into reduced annual retirement income from the fund (until death) of approximately 40%. Elderly women are thus left more dependent on the Age Pension, support from families, and other sources of income – and too many, unfortunately, experience poverty.

The median superannuation balance held by women is surprisingly small: only \$39,000 according to most recent data. (The median balance is the amount held by the woman who is exactly in the ‘middle’ of all women super members: with half of women having

larger balances, and half having less.) Of course, many women are younger, and hence haven't had time to accumulate adequate super savings. But even for women approaching retirement (in the 55-64 age category), the median balance is less than \$100,000. That's far less than advisors recommend as necessary to support decent retirement incomes. For single retirees, advisors suggest workers should accumulate over a half million dollars by the time of retirement.

Shockingly, one-third of women over age 15 have no superannuation at all. This includes women who have not worked outside of the home, those who retired after the universal superannuation scheme was introduced, and those who work very short part-time hours and thus may not qualify for employer superannuation contributions. At present, employees who earn less than \$450 per month can be excluded by employers from superannuation; most of those very low-income employees are women.

Figure 23. Median Superannuation Balances, 2015-16

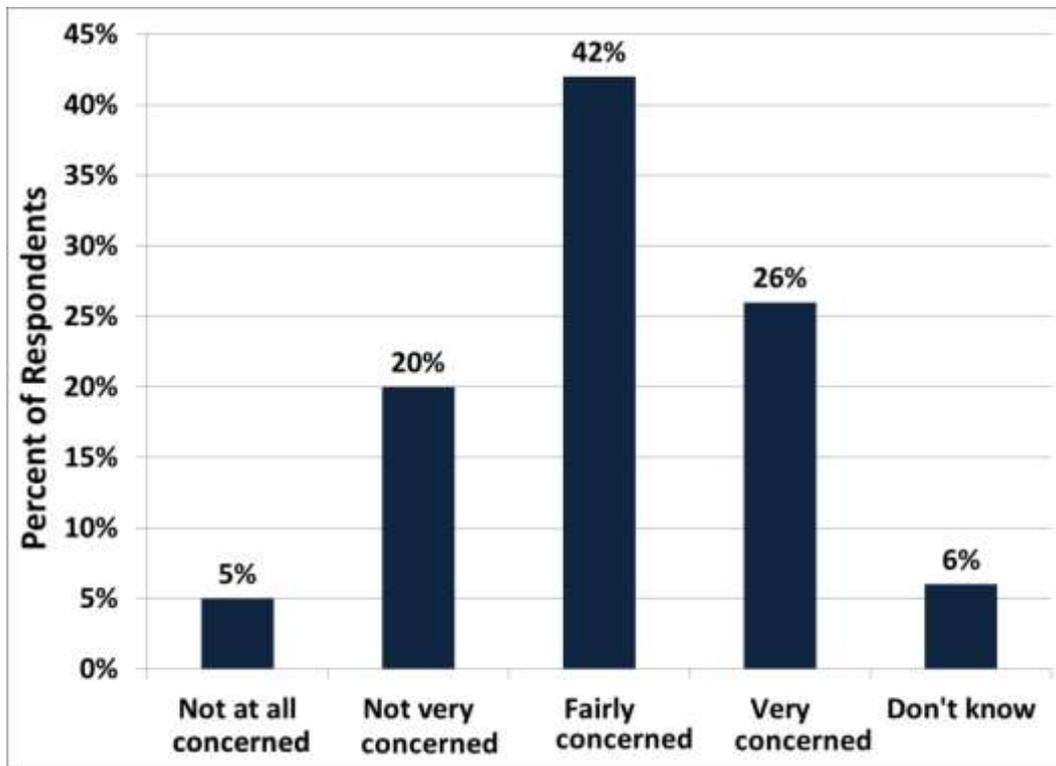


Source: ABS Catalogue 4125.0, Clare (2017).

Women are well aware of the challenges of saving for a decent retirement, in light of their more insecure jobs, their greater career interruptions, and their longer lifespans. Among women under 40, for example, over two-thirds of respondents express concern they won't have an adequate income in retirement. The challenge is to validate that

concern, and resolve it, with policy measures to strengthen women’s superannuation savings.

Figure 24. Concern Over Retirement Income Adequacy



Source: Baird et al. (2018). Survey of women under 40.

Improving women’s retirement readiness, and closing the super gap between women and men, will require concerted efforts. Superannuation contribution rates can be increased – and women workers could receive additional top-ups to offset losses during periods of child-rearing and other care-related work absences. Closing the gender gap in pay, and supporting continued labour force participation by mothers (through quality child care programs and flexible hours), would also reduce the super gap. The Age Pension should be increased as well, to ensure that elderly women, especially single women, do not experience poverty, even if their superannuation savings were inadequate.

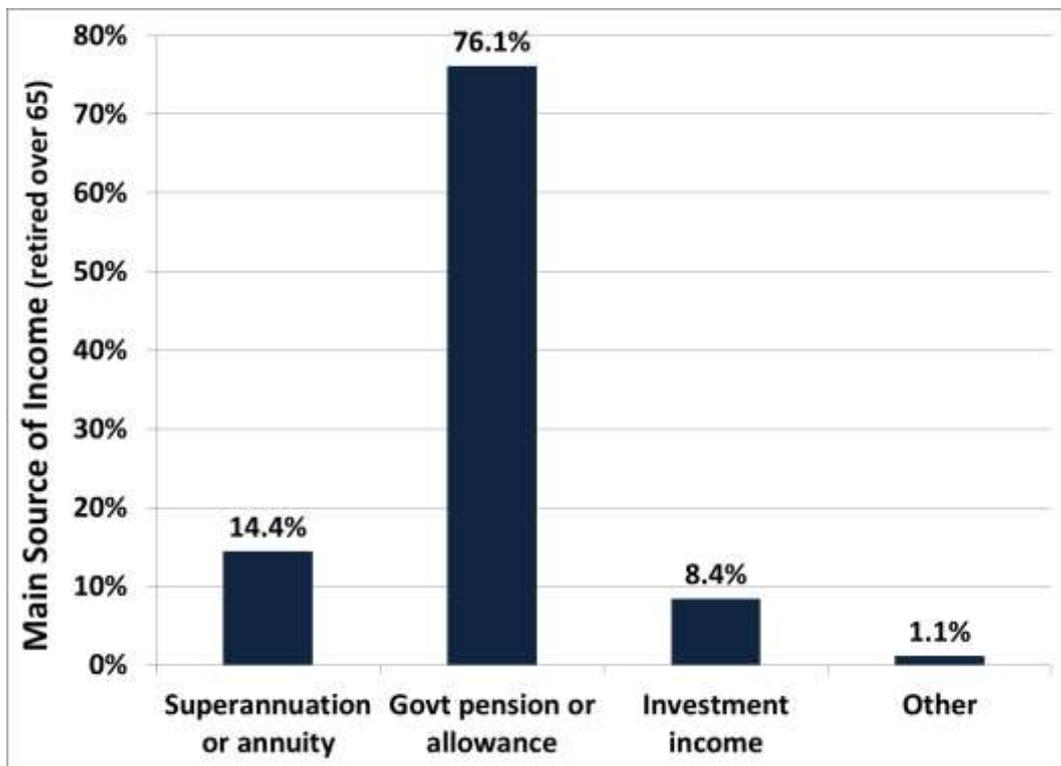
N. WOMEN IN RETIREMENT

For many working people, the prospect of a happy retirement is like the ‘light at the end of the tunnel’: a dream that helps them get through the trials and tribulations of their working years. And so long as that retirement is decent and secure, it is indeed a just reward for workers’ lifetime of dedication and exertion.

Women tend to retire somewhat earlier than men. In 2015, the average age of retirement was 63.8 years for women, compared to 66.1 years for men. By retiring earlier and living longer, women thus face a double-sided financial challenge: their income from their superannuation fund (which is, on average, considerably smaller than men’s) must last a lot longer. In response to those financial pressures, as well as government measures to delay the normal retirement age, employed women are deferring retirement: on average, currently working women now *plan* to retire at 66.5 years of age.

Australia’s superannuation system provides crucial support for retirement incomes now, and will do so even more in the future. The universal superannuation system was introduced in the early 1990s, and hence it is still maturing. Few of today’s retired Australians receive large amounts of income from superannuation – since they didn’t have time after the commencement of the program to accumulate large balances before retiring. The importance of superannuation income to retirees will thus expand in the future, as workers who were covered by the scheme for most or all of their working lives begin to retire.

Figure 25. Main Source of Income for Current Retired Women

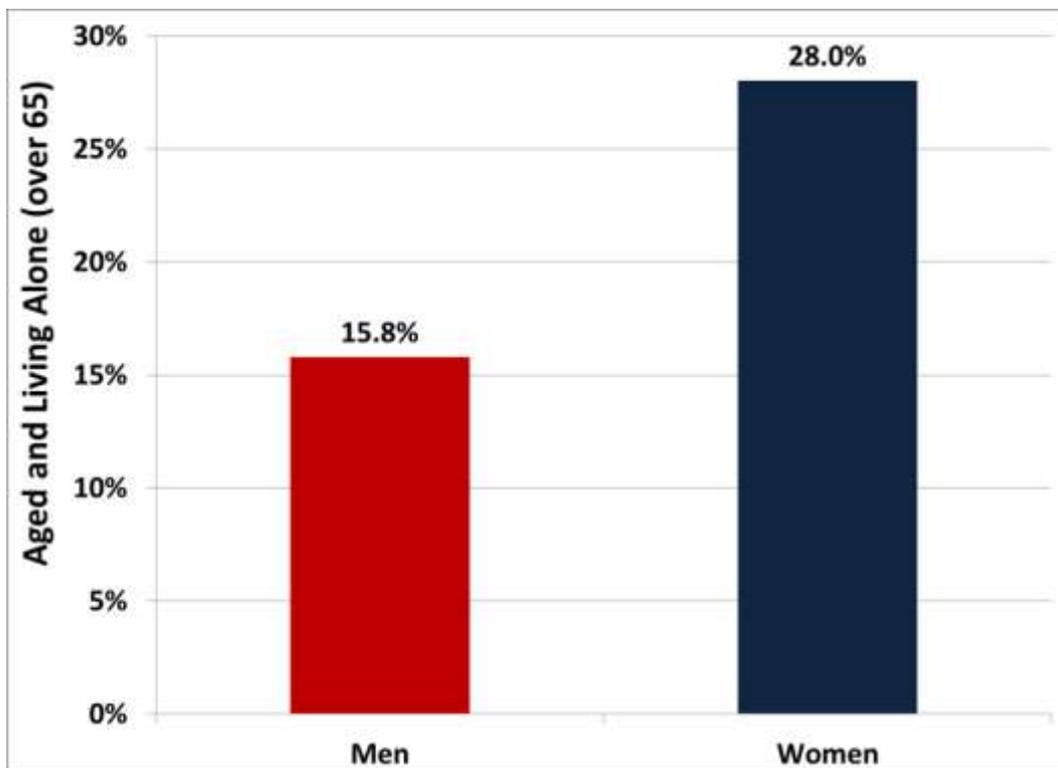


Source: ABS Catalogue 4125.0. Aged 65 or more, 2015-16.

In the meantime, however, Australia’s public pension system – the Age Pension – is the dominant source of retirement income, especially for women. Over three-quarters of current women retirees (over 65) depend on the Age Pension and other government allowances for their main income. Without that public backstop, poverty rates for retired women (especially single women) would be very high.

One particular challenge facing older women in Australia is the emotional and financial pressure of living alone. In part because they live longer than men on average, there are more elderly women than men who live by themselves: 28 percent of women over 65 live by themselves, almost twice the proportion as for men. Apart from the risk of isolation and loneliness, this also causes extra financial pressure due to the higher costs of operating a solo residence.

Figure 26. Solo Living Among the Elderly, 2016



Source: ABS Catalogue 2071.0.

Low income is a serious problem for elderly Australian women, especially those living alone. About one in five Australian women over 65 live in a low-income household – but the low-income rate rises to almost one in four for those living by themselves.

Older women are 50% more likely to require help with some daily tasks than men.

Another challenge faced by elderly people is declining health and disability as they age. About half of all Australians over 65 report living with disability of some form (ABS Catalogue 4430.0). 90% of elderly people with disability live at home; 10% live in cared accommodation. Older women are more likely to need assistance with at least some tasks (45%) than older men (30%).

O. WOMEN AND INEQUALITY

Economic inequality has increased substantially in Australia over the past generation, for many reasons. Wage growth has been slow – in fact, in recent years, workers’ average real wages (relative to inflation) have not grown at all. Workers’ share of overall national income has declined, to the lowest share since the second world war. In contrast, income from investments and business has expanded rapidly; and a disproportionate share of that income is received by high-income households. Tax cuts have reinforced the shift of disposable income to high-income Australians, while budgetary limits on income security programs (like Newstart and the Age Pension) have further undermined incomes at the bottom.

This trend toward growing inequality between households directly affects women. Women are underrepresented among the small group of high-income individuals who have expanded their share of total income and wealth. Meanwhile, the majority of women live in working and lower-income households, who have typically experienced stagnant incomes and growing insecurity.

Some 1.7 million women and girls in Australia (over 13% of all females) live in households below the poverty line (ABS Catalogue 4125.0). The incidence of poverty for women is slightly higher than for men – although too many men are poor, as well.

1.7 million Australian women and girls live in poverty, 13.4% of all females.

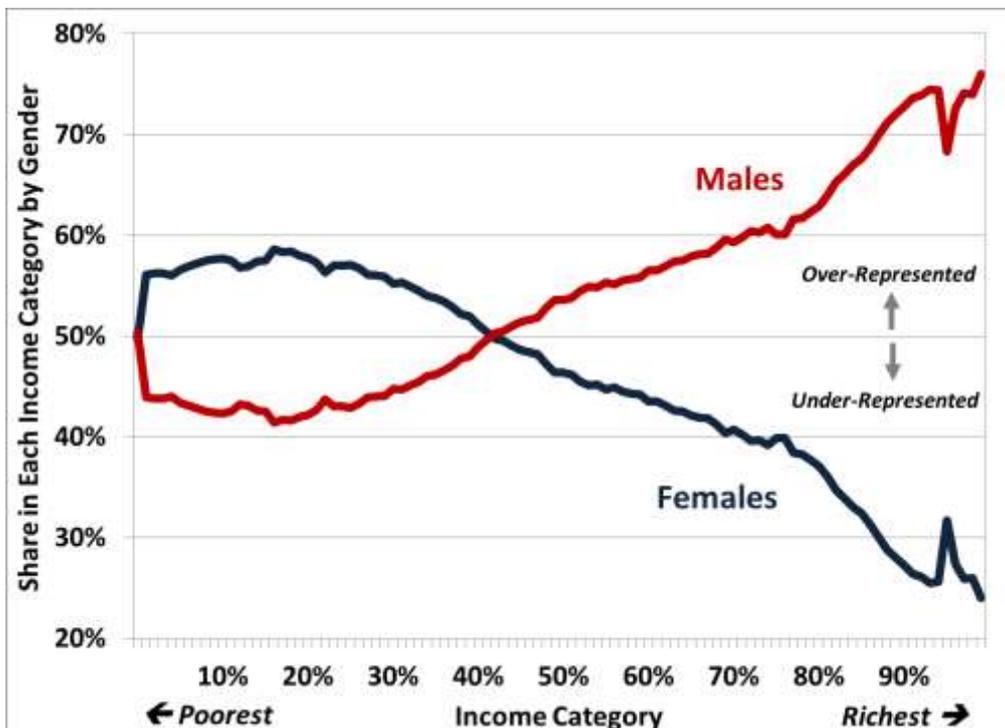
A clear indication of growing inequality is provided by the proportion of total personal income received by the richest 1% of society. That share declined steadily during the postwar decades of the 1950s, 1960s and 1970s: wages for employed people (including women) grew rapidly, and the social safety net expanded. Hence a larger share of income was received by lower- and middle-income households. Since 1980, however, the trend has reversed: high-income individuals have captured most of the gains in personal income over the past generation, and their share of total income has more than doubled (back to over 9% of total personal income – where it was in 1950).

Figure 27. Income Share of the Top 1% of Australians, 1950-2015



Source: World Income Database.

Figure 28. Gender Composition by Income Category, 2015-16

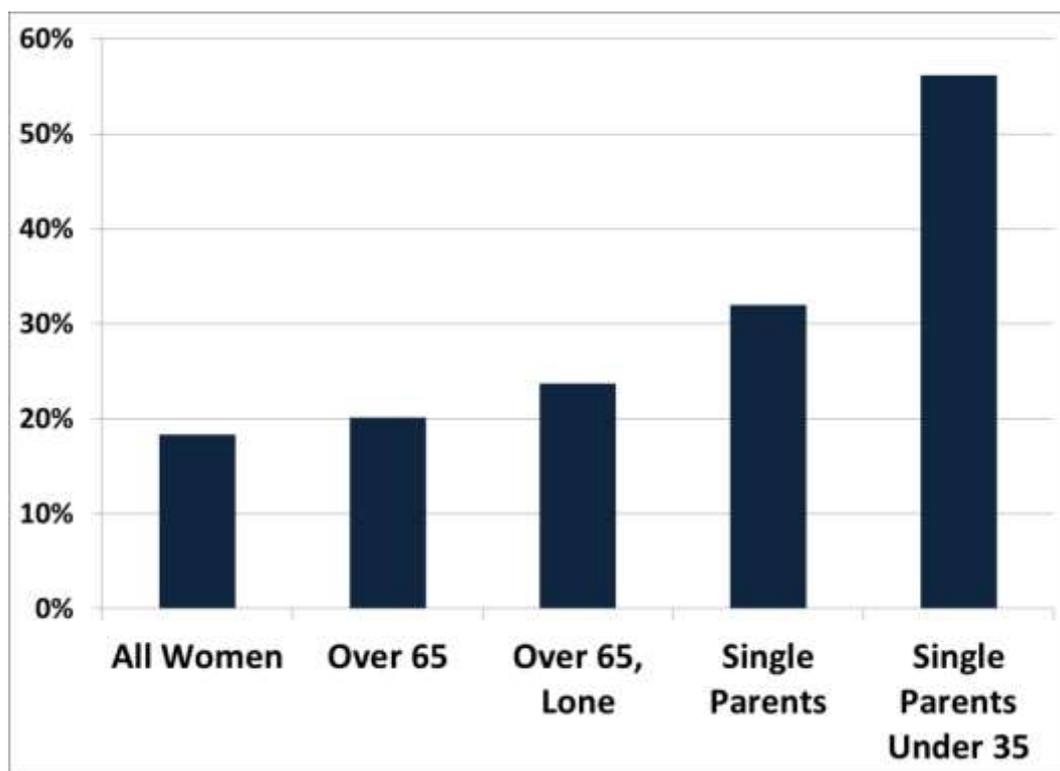


Source: Grudnoff (2018) based on ATO Taxation Statistics for Individuals (2016-17).

Because they are underrepresented in high-income jobs, and have smaller financial holdings, few women are included in that lucky 1% of highest-income individuals. At the other end of the spectrum, women experience low income and poverty somewhat more than men. In fact, women are consistently overrepresented among Australians with below-average incomes – but consistently underrepresented among those earning above-average incomes. Moreover, the male dominance of high-income categories becomes steadily greater, as the level of income rises. Women make up less than one-fourth of those Australians with the highest incomes.

Particular groups of women are especially vulnerable to low income. Many elderly women who live by themselves are poor: almost one-quarter live in low-income households. Single-parent women also have very high rates of poverty: close to one-third of women sole parents, and over half of those under 35 years of age, experience low income.

Figure 29. Women Living in Low-Income Households

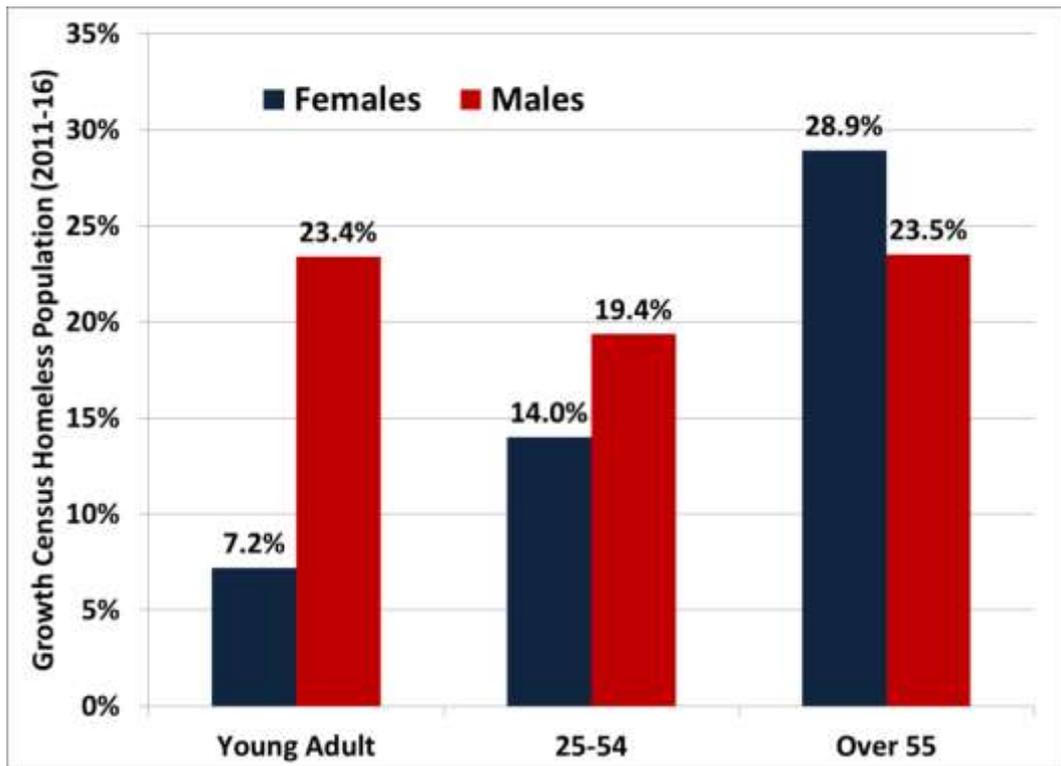


Source: ABS Catalogue 4125.0. Lowest quintile of equivalised income households.

An especially shocking indicator of growing poverty among women, especially older women, has been the growth of homelessness. The population of homeless people enumerated in the official census increased by over 10% in just 5 years between 2011 and 2016 (and that official tally misses thousands of homeless people who were not

located by census-takers). But the number of older homeless women (55 and over) grew by 28% in the same period. In fact, elderly women are now the fastest-growing category of homeless persons in Australia, dramatising the financial insecurity that many elderly women face. Research indicates that a surprisingly wide range of elderly women are at risk of homelessness – including many who were well-housed before they retired.

Figure 30. Growth in Homelessness by Age and Gender

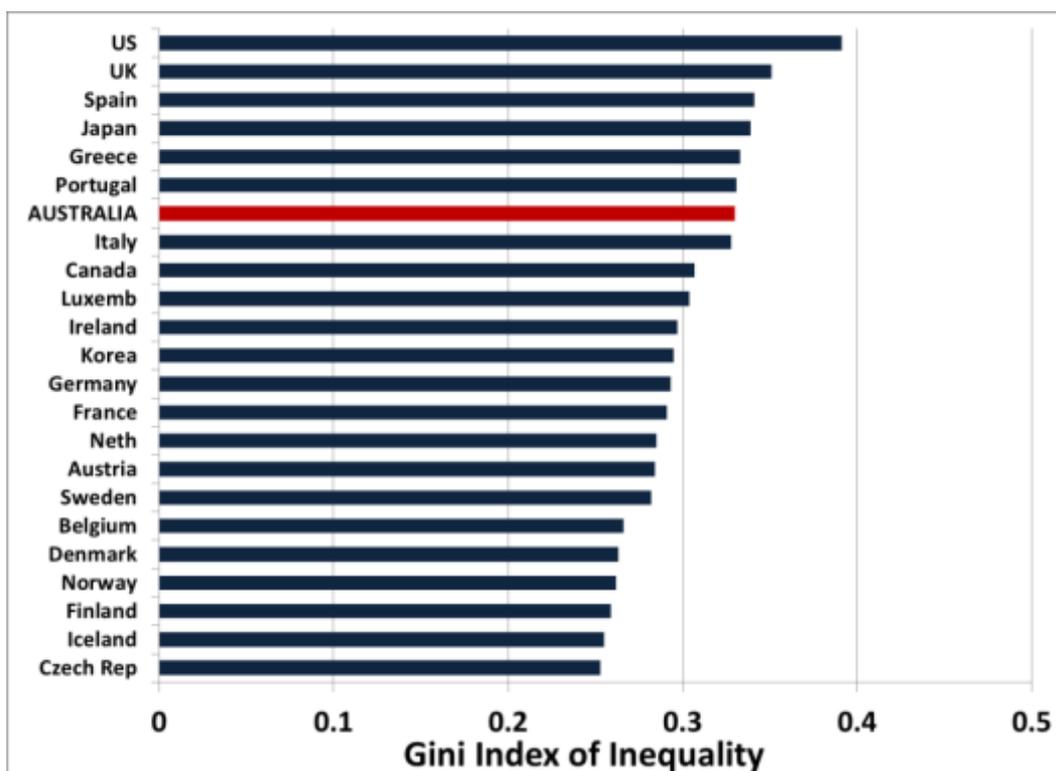


Source: ABS Catalogue 2049.0.

Australia was once recognised internationally for its inclusive, equality-promoting policies: it was the ‘land of the fair go.’ That reputation is no longer deserved: Australia now has relatively severe inequality compared to other industrial countries, and it’s getting worse. Again, women have experienced a disproportionate share of the effects of inequality and poverty.

Australia’s Newstart allowance has been frozen in real terms (relative to inflation) since 1994.

Figure 31. International Inequality Measures, 2016



Source: OECD. “Income Distribution and Poverty Dataset.” After tax and transfer disposable income; 2016 or most recent.

Addressing low income among women, and ensuring that all Australians can share more fairly in the benefits of economic growth, will require a whole set of policy responses. Income supports for women vulnerable to poverty need to be strengthened: including child benefits (especially for sole parents), Newstart (which hasn’t been increased in real terms for a quarter-century), income support for women in Indigenous and remote communities, and the Age Pension (especially benefits for single pensioners, who are most at risk of poverty).

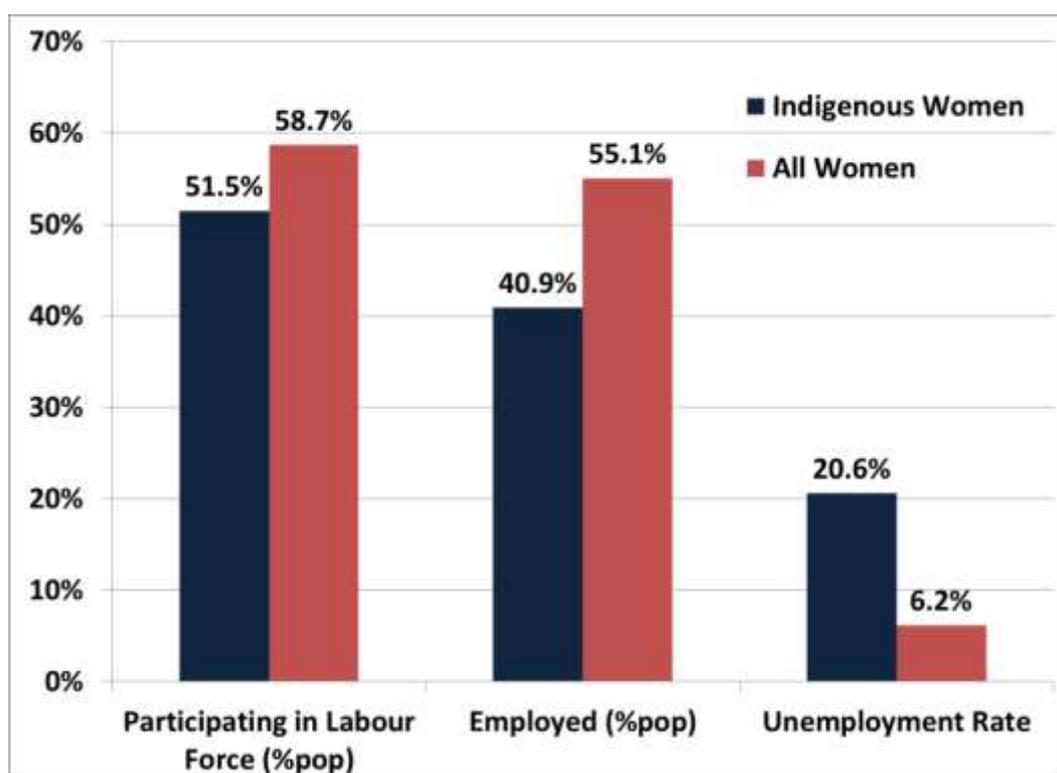
Measures to support stronger wage growth, and limit the spread of low-wage and precarious jobs, would boost incomes for working women, contribute to superannuation savings, and help to stop the erosion of Australia’s middle class. The role of Australia’s tax system in redistributing income should also be sustained: if taxes are reduced over time (especially income taxes and other taxes which collect more revenue from high-income households and businesses), inequality will grow ever further.

P. WOMEN, RACISM & INDIGENOUS AUSTRALIANS

All women face discrimination and inequality. But for Aboriginal and Torres Strait Islander women, immigrant women, and women from diverse linguistic and cultural backgrounds, the barriers of exclusion and prejudice are especially high. They face double-barreled inequality: reflecting both their gender and their heritage.

Many indicators confirm the intense economic and employment inequality experienced by women from Indigenous, immigrant, and culturally and linguistically diverse communities. Labour force participation is lower, unemployment is higher, and wages are lower. Aboriginal and Torres Strait Islander women face particular discrimination in the labour market. Labour force participation rates are lower, and the unemployment rate is more than three times as high – over 20%, according to most recent data. Employment outcomes for Indigenous women have gotten worse over the past decade, not better – in part due to the cancellation of many community development and job-creation programs in remote communities.

Figure 32. Labour Market Indicators, Women, 2014-15

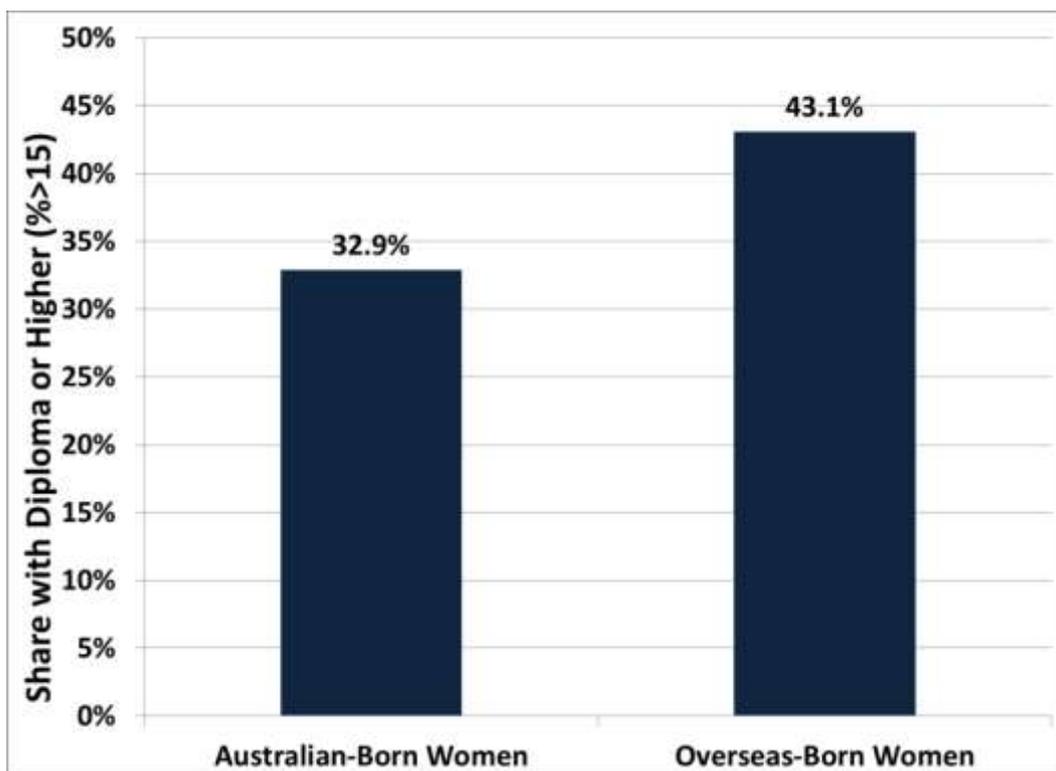


Source: ABS Catalogue 4714.0.

Challenges finding decent and stable work are not a reflection on the enthusiasm or qualifications of women from diverse linguistic and cultural communities. For example,

women who have immigrated to Australia on average have higher post-secondary credentials than Australian-born women. But they still face significant challenges finding employment opportunities that utilise their skills. Scientific studies have confirmed that job applicants from culturally or linguistically diverse backgrounds have dramatically lower chances of being interviewed or hired.

Figure 33. Post-Secondary Qualifications, 2016



Source: ABS Catalogue 2071.0. Women over 15.

Problems of low income, shorter life expectancy, and violence are also more common for Aboriginal and Torres Strait Islander women, women of colour, and women from diverse linguistic and cultural backgrounds. For example, 22% of Indigenous women have experienced violence in the last year; 29% live in a household that ran out of money for basic living expenses within the last year; and 29% have experienced homelessness (ABS Catalogue 4714.0). For these and other reasons, the life expectancy of Indigenous women is presently just 75.6 years: 8 years shorter than for non-Indigenous women (ABS Catalogues 3302.0.55.001 and 3302.0.55.003).

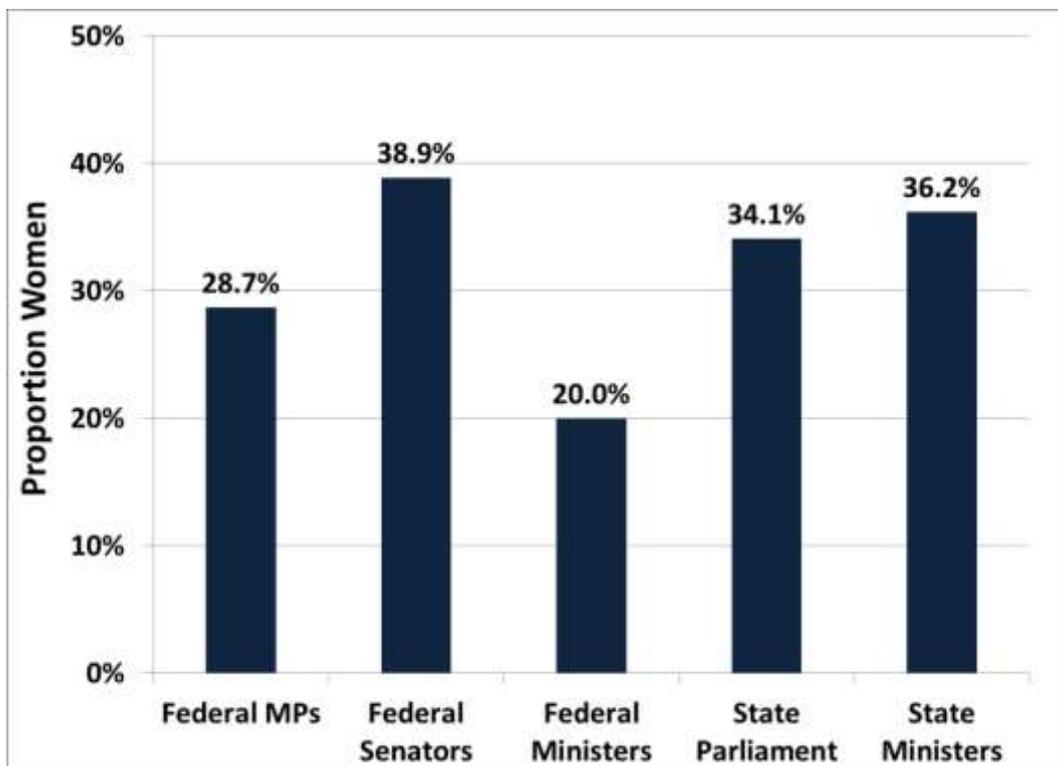
The life expectancy of Indigenous women is 8 years shorter than for non-Indigenous women.

Women from Indigenous, immigrant, and diverse linguistic and cultural communities face a double burden of discrimination and inequality: they have less access to decent work and fair pay, because of both their race and their gender. Average incomes for aboriginal women are among the lowest of any Australians. Stakeholders in the health care and community service sectors have a responsibility to reduce inequality across all dimensions: including by improving employment and pay equity practices, and by enhancing service delivery for women and families from Indigenous and culturally and linguistically diverse communities.

Q. WOMEN AND POWER

Because of their extra caring labour (including unpaid work in the home), and unequal opportunities in the workplace and other areas of life, women face greater challenges trying to achieve leadership roles in the economy and in society. The underrepresentation of women in the highest echelons of our economic and social organisations in turn sends a very negative message to girls: namely, that they won't have an equal opportunity to succeed, no matter how hard they try.

Figure 34. Women in Government Leadership Roles, 2016-17



Source: ABS Catalogue 4125.0.

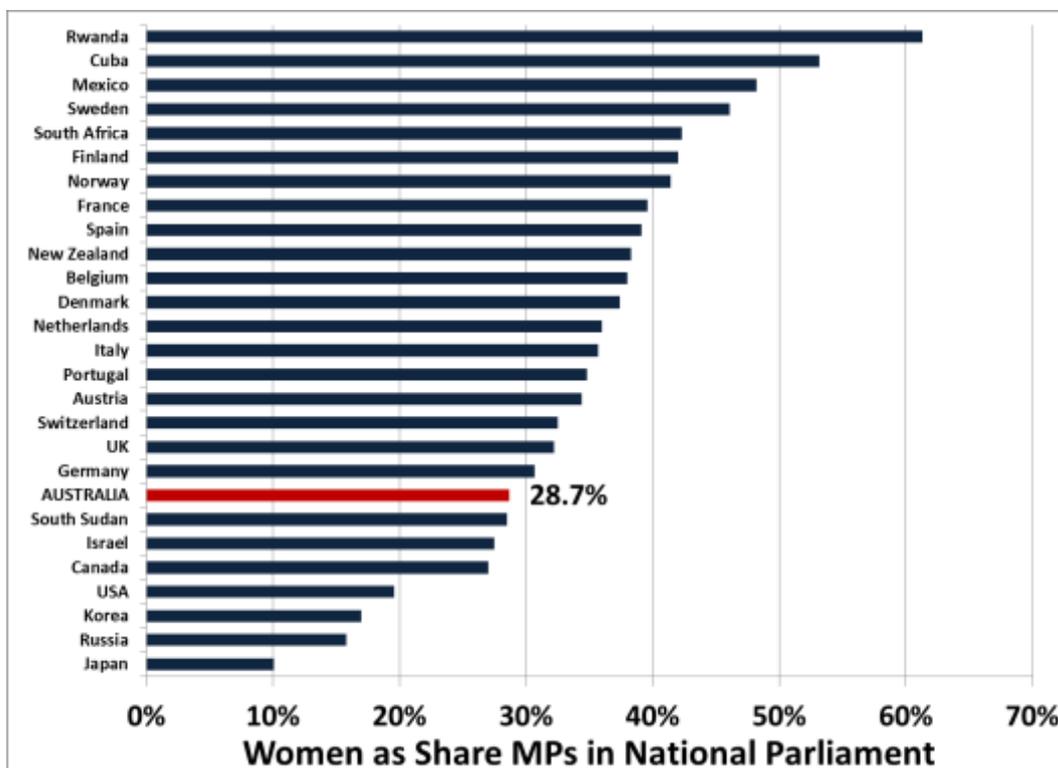
In the private sector, only one in six of business chief executives is a woman. Women have somewhat stronger representation in lower-level management – but then many hit a ‘glass ceiling’, and their further progress is stopped.

In elected office, women have greater representation than in private business – but their presence is still disproportionately small. Just 29% of federal Members of Parliament (and only 20% of federal Ministers) were women in 2016-17. Women have achieved stronger representation at the state level.

Australia’s gender inequality among elected office-holders is relatively severe by international standards. In several other countries, women account for close to 50% of elected members of national parliament (and in a couple of cases, over 50%).

In the last 12 years, Australia’s global ranking for female political empowerment has fallen from 32nd to 49th (WEF, 2018).

Figure 35. Share of Women Legislators, Selected Countries

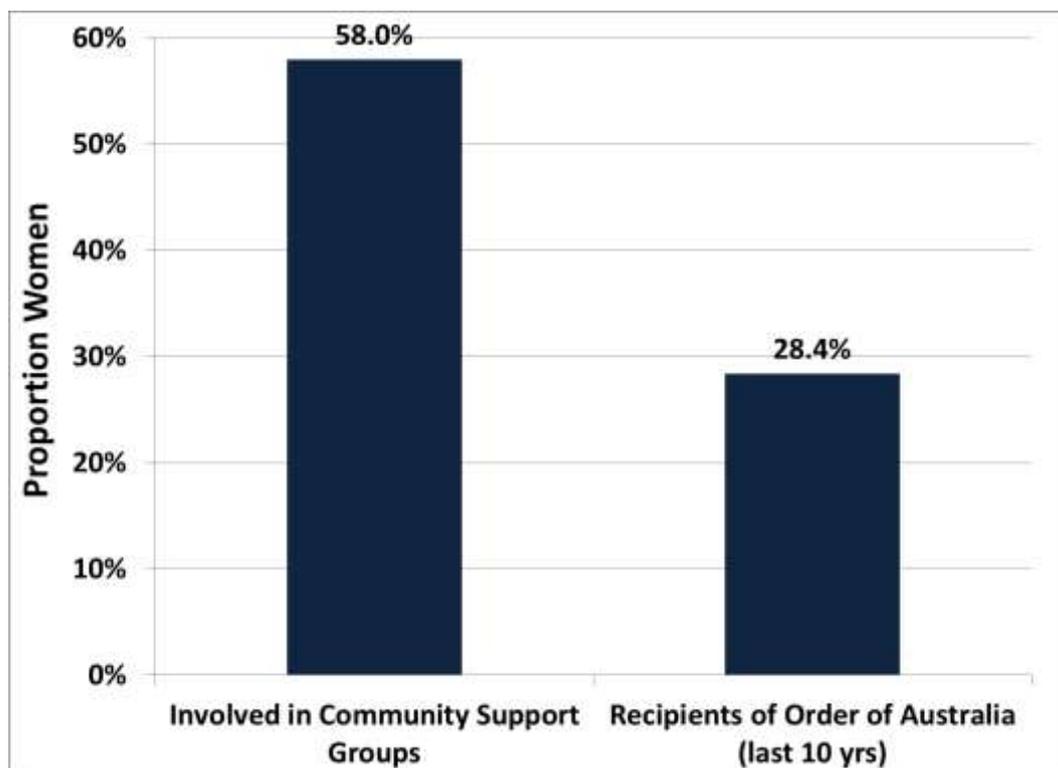


Source: Interparliamentary Union.

Australia ranks 51st among countries in the world according to gender equity in the national parliament – well below most other industrial democracies. And while other countries have been ambitiously promoting women’s representation in political affairs and democracy, Australia has actually gone backward. The World Economic Forum publishes a global index of women’s political empowerment; in 2006 Australia ranked 32nd, but by 2018 we had fallen to 49th.

Women perform millions of hours of volunteer work for communities, charities and non-governmental organisations – on top of the unequal share of unpaid work they perform at home. Yet even in that sphere of Australian life, their efforts go under-recognised. Consider that barely one in four recipients of the Order of Australia over the past decade were women, even though women constitute a majority of the individuals who volunteer in community activities.

Figure 36. Community Service and Recognition



Source: ABS Catalogue 4125.0.

Enhancing the social recognition of women leaders, elected representatives and experts, and ensuring that women can play a full and equal role at all levels of our organisations and institutions, is an important dimension of overall progress toward a more equal society.

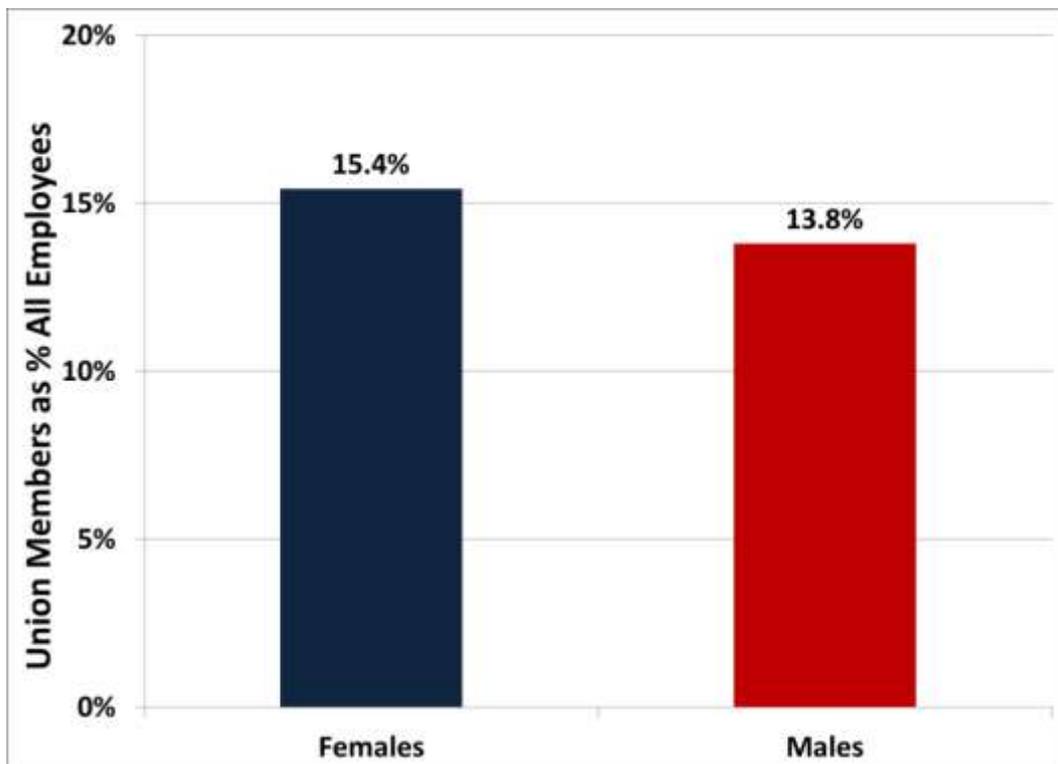
R. WOMEN AND UNIONS

As women have accounted for a growing share of employment in Australia, and paid work becomes a larger feature of their lives, women have also played a growing role in Australia's trade union movement. The stereotype of trade unions as organisations of blue-collar male workers was never valid; today, it is absolutely false.

There are now more women trade union members than men.

In fact, women now account for a majority of union members in Australia: 800,000 women belonged to a trade union in 2018, compared to 735,000 men. Yet there are still slightly fewer women employed than men. Thus the proportion of women workers who have the protection of union membership (15.4% of women employees) is now higher than for men (13.8%).

Figure 37. Union Density by Gender, 2018

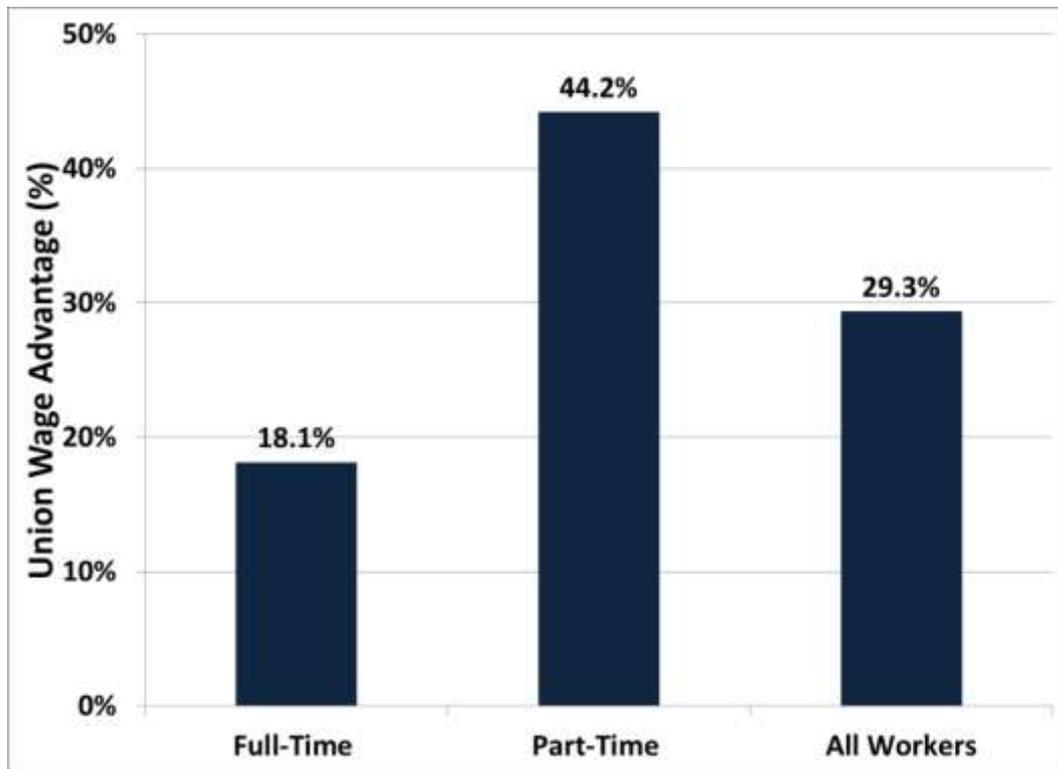


Source: ABS Catalogue 6333.0. Not including self-employed.

The greater share of union membership among women workers reflects several factors. Women are more likely to work in public sector occupations, where unions are traditionally stronger. They are also underrepresented in management and other senior roles (which rarely are unionised). Efforts by Australian unions to become more focused on women’s issues (including the gender wage gap, work-family balance problems, and protection against violence and harassment) have elicited more active support from women.

Not surprisingly, union members earn higher average wages than those without union protection. That advantage is greater for women than for men: women union members earn almost 30% more per week, than non-union members. For men, the ‘union advantage’ is worth about 25%.

Figure 38. The Union Wage Advantage for Women, 2018



Source: ABS Catalogue 6333.0. Median weekly wages.

The benefit of union membership for wages is especially visible for part-time workers. For women in part-time jobs, union members earn 44% more per week than non-union members. This reflects both the higher hourly wage typically paid to union members (particularly those covered by collective agreements), and greater weekly hours of work.

Conclusion

This report has painted a comprehensive and somewhat daunting picture of the systematic inequality which confronts Australian women in most areas of their lives. Fewer women than men work outside of the home – held back by a society that still expects them to do the lion’s share of unpaid work raising children and managing households. Those who do work for pay, earn one-third less on average than men: partly because of lower wages, and partly because they can’t get as many hours. Women are still channeled disproportionately into female-dominated industries and occupations which are socially considered ‘women’s work’, and devalued accordingly: like caring services, clerical and administrative work, and hospitality jobs. Women’s wages and conditions remain inferior to men’s, even though women’s skills and qualifications are now equivalent; in fact, young women now have superior qualifications to young men.

Outside of the workplace, women continue to face systematic inequality, exploitation and violence. Women perform far more than half of unpaid work in the home, and that responsibility continues to limit their ability to perform paid work. Women experience low-income and poverty at a somewhat higher rate than men – and relatively few women are found among the small group of very-high-income earners who have captured most of the gains in real incomes generated in Australia’s economy over the past generation. A shocking proportion of women have experienced physical or sexual violence or harassment. And victims of violence clearly do not receive enough support or protection from the rest of society.

This pattern of inequality continues into retirement. Because of lower wages, shorter hours, and more career interruptions, women’s superannuation savings are substantially smaller than men’s. Yet because they retire earlier and can expect to live longer, they actually need *more* savings, not less, to support an adequate stream of retirement income. Elderly women living alone face particular risk of low income. And even in old age, women continue performing a disproportionate share of caring labour: caring for their grandchildren, their spouses, and other members of their community.

There have been some positive improvements in women’s social and economic status in recent years. Women are expanding their share of total employment, and their wages have converged – gradually and painfully slowly – toward men’s. Some social attitudes are also changing: most Australians are less tolerant of blatantly sexist attitudes or behaviours, and more committed to confronting violence and harassment

(although backward notions regarding women's role in society are still surprisingly strong). Women leaders are overcoming the barriers to equality to make great accomplishments in business, politics, science, society, and unions – thus inspiring girls to set their sights very high.

Despite these signs of progress, it would be a mistake to complacently assume that discrimination against women is automatically disappearing. In fact, by several measures, Australia has gone backwards. For example the World Economic Forum publishes a multi-dimensional index of gender equality, ranking the countries of the world on numerous criteria of women's economic and social position. In the latest edition of this ranking, Australia ranked a shocking 39th – down from 15th when the index was created in 2006. For a country with so much wealth, and such a long tradition of equality and fairness, Australia's inadequate reputation on grounds of gender inequality should spur the whole country to action. Including men.

Improving Australia's record of persistent and systematic gender inequality will require public awareness, determination, action – and resources. This report has indicated obvious policy responses to many of the indicators of gender inequality it documented. Some of the most important priorities for action include:

- More support for working parents of both genders, to help them balance the responsibilities of home and work life. This should include access to affordable, high-quality early child education, flexibility in hours and working arrangements, and better family and personal leave provisions.
- Efforts to limit over-reliance on precarious part-time jobs (most of which are held by women), and to create more stable, regular and well-paid work.
- Stronger measures to lift wages, and social recognition, for jobs in traditionally female-dominated industries and occupations, including better public funding for human and caring services (which are staffed disproportionately by women), better pay equity policies, and rebuilding structures of collective representation and negotiation.
- Improving Australia's educational offerings, including repairing the vocational education system, to encourage more young women to enter traditionally male-dominated occupations.
- Targeted measures to boost women's superannuation savings, to offset the negative effects of lower wages and career interruptions – including payment of superannuation contributions during parental leaves.

- Stronger public income supports (including child allowances, Newstart, and Age Pensions) to prevent poverty, especially among groups of women that are especially vulnerable – including single parents, elderly women who live alone, and Aboriginal and Torres Strait Islander women.
- A comprehensive anti-violence and anti-harassment strategy, including ambitious education (for both boys and girls), better safety measures and protections for women facing violence, and services and supports in the workplace (including paid leave) to assist victims of violence and harassment in escaping and resolving their situations without suffering financial hardship.

These are just some of the policies that could tackle and reduce the numerous dimensions of gender inequality which this report has documented. Many others have been proposed, and would also make a positive difference. The crucial prerequisite for all of them is that employers, policy-makers, and society at large must recognise that gender inequality is pervasive and unacceptable – and that conscious efforts by society can reduce and ultimately erase it. The positive experience of other countries which have been more ambitious and consistent in challenging inequality, is ready proof that the current state of affairs is neither natural nor permanent.

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