



Equality Rights Alliance

Women's Voices for Gender Equality



National Plan on Gender Equality

Economic Wellbeing

Key Information

Participation in the paid workforce

- Women constitute 37.3% of all full-time and 68.1% of all part-time employees.
- 27% of employed women are employed as casuals.

Pay gaps

- Women's average full-time *total* remuneration across all industries and occupations is 21.3% less than their male counterparts (\$25,717 pa).
- Women's average weekly full-time *base salary* earnings is 14% less than their male counterparts.
- The median undergraduate starting salaries for women are 4.8% less than for men. This gap widens to 14.6% for postgraduate graduates.
- Women make up 48.5% of tax payers and 56% and 57% of the two lowest tax brackets.
- Average superannuation balances for women aged 60-64 are just over half (58%) those of men.

Leadership

- According to WGEA, in 2017-18 only 17% of CEOs were women and roughly 30% of key management positions are held by women. Many of those managers are in support roles such as Head of Human Resources.
- Only 29.5% of directors of ASX 200 companies in 2019 were women. This is slightly down from the previous year's figure of 29.7%.
- Between 2018 and 2019, the rate at which women are appointed to boards has dropped from 45% of available seats to just 31.7%.

Unpaid work

- 35.6% of women with dependent children and 26.5% without dependent children report doing "much more than my share" of housework. This is compared to 6.2% of men with dependent children and 5.8% without.
- Less than half of employers reporting to WGEA provide paid parental leave in addition to the Government scheme.
- According to 2018 HILDA data, women spend 20.4 hours on housework and 11.3 hours on care every week, while men spend 13.3 hours on housework and 5.4 hours on care.

Social security

- Women make up:
 - 54.5% of Youth Allowance recipients;
 - 94.8% of Single Parenting Payment recipients;
 - 55% of Age Pension recipients; and
 - 69.5% of Carer Payment recipients.
- Women are 49.3% of Newstart recipients but are more likely than men to be in receipt of Newstart for long periods; they are 52% of people in receipt of Newstart for 2-5 years and 54% of people in receipt for 5+ years. Women also make up 66% of part-rate recipients of Newstart and make up 65% of the one fifth of Newstart recipients reporting employment earnings.

Inequality Intersects

- Aboriginal and Torres Strait Islander women are paid an annual average of \$11 200 less than non-Indigenous women (Howlett et al, 2015).
- 36.4 per cent of people in receipt of the disability support pension live below the poverty line (Davidson et al, 2018). Paid workforce participation for people with disability is at around 54 per cent compared to 83 per cent for people without disabilities (AHRC, 2014).
- Transgender people are more likely to experience poverty and more likely to be discriminated against in employment (NCOSS, 2015).
- Women from culturally and linguistically diverse backgrounds are over-represented in insecure employment fields (FECCA, 2017).
- One third of lone parent families are living below the poverty line (Davidson et al, 2018).

Recognising, valuing and redistributing unpaid work

Unpaid work is “work which produces goods and services but which carries no direct remuneration or other form of payment like housework and care work” (EIGE, n.d.). Unpaid work carries immense social value and, in economic terms, the total value of volunteering, domestic work, care of adults and children is estimated to be worth \$565 billion. If included in the GDP, it would account for 33.9% of it (PWC, 2017).

According to PriceWaterhouseCoopers (PWC), 72% of this unpaid work is conducted by women (2017). In fact, in Australia's last time-use survey (2006), women recorded spending more time in a day on domestic work, child care and voluntary work and care than men (ABS, 2008). Similar findings have been reflected in HILDA data with women spending 20.4 hours on housework and 11.3 hours on care every week and men spending 13.3 hours on housework and 5.4 hours on care (Lass, 2018). There is a strong nexus between the unequal distribution of unpaid work and the gender pay gap, with unpaid work responsibility “a significant contributor to the gender gap in workforce participation” (WGEA, 2016).

Effective action on unpaid work requires **recognition and recording** of unpaid work through data collection, visibility in the Budget and enumeration in national accounts (Adams, 2010). The social **valuing** of unpaid work must be increased through social protections and other policy measures.

And finally, a robust system of **redistributing** unpaid work through a range of policies which recognise and remunerate at least part of the value of unpaid work is needed. In particular, childcare and early childhood education and gender-balanced paid parental leave (PPL) policies will be critical.

According to data from HILDA, unpaid work distribution in heterosexual couples is shared *relatively* equally, prior to having a first child (Lass, 2018). Following the birth of a first child, the prime load of unpaid care shifts to the female partner. PPL is therefore a critical opportunity to redistribute unpaid caring responsibilities across genders and set in train a more equal distribution of unpaid care within the family unit. In Iceland, “the introduction of specific periods for each parent has led to a substantial increase of fathers taking parental leave from around 3% to 34% in 2008 in terms of days” (WGEA, 2017).

In *Towards 2025: An Australian Government Strategy to Boost Women's Workforce Participation* the Federal Government committed funding to a simplified Family Childcare Subsidy and to an extended National Partnership Agreement on Universal Access to Early Childhood Education. We applaud these steps but call for a greater emphasis on ensuring childcare and early childhood education are available to children with disability, Aboriginal and Torres Strait Islander children and children from rural and remote areas. We also need a relaxing of the parental activity test to ensure early childhood education is available to vulnerable children from low income households with limited paid workforce engagement.

Recommendations:

That the Australian Government:

1. **Recognise unpaid work** through the following actions:
 - a) **Collect the Right Data.** Time-use data collection must be systematically and regularly collected, and the ABS must be suitably resourced to carry this out. Time-use surveys are the only accurate record of unpaid work, providing crucial data and making visible the unpaid work that women do every day. The ABS should be adequately funded to carry out data collection on unpaid work.
 - b) **Unpaid work must be included and clearly identified in national accounts** (Messac, 2018). Australia agreed to do this in 2017 at CSW61 through paragraph 40(aa) the Agreed Conclusions, which requires States to “[t]ake steps to measure the value of unpaid care and domestic work in order to determine its contribution to the national economy, for example through periodic time-use surveys, and include such measurements in the formulation of gender-responsive economic and social policies. (See also para 46(hh) Agreed Conclusions of CSW62 and para k of the Agreed Conclusions of CSW63.)
 - c) **Acknowledge the Unpaid Economy in the Budget.** Gender responsive budgeting must be instituted in a way that makes visible the effect of reducing funding to essential and public services on the transferral of cost and work to the unpaid economy (See further recommendations in ERA's Gender Machineries policy paper).
2. **Value unpaid work** through the following actions:
 - a) **Enhance Social Protections.** The social security system has a critical role in valuing unpaid work and ensuring that people with unpaid caring responsibilities are protected from poverty and economic insecurity. The social security system must be reshaped to recognise unpaid work as necessary, valuable and something that requires balance with paid work. See details below in Social Security and Transfers section.
 - b) **Pay Super on Paid Parental Leave.** Paid parental leave should be strengthened to ensure the superannuation guarantee is included in the Government scheme and any supplemental income provided by employers during periods of parental leave. As Women in Super highlight “it is unfair and discriminatory in modern Australia that the one type of leave directed predominantly at women does not include SG payments” (Women in Super, 2017).

- c) Implement Investing in Care. The landmark 2013 Australian Human Rights Commission report, Investing in Care, must be re-examined and its recommendations implemented in full. These recommendations include implementation of legislative mechanisms, flexible work arrangements, carer payments reform, leave arrangements reform, services for carers, workplace mechanisms and mechanisms within the retirement income and savings system (AHRC, 2013).
3. **Redistribute unpaid work** through the following actions:
- a) Gender Balance in Paid Parental Leave (PPL). PPL must transition from being a maternity/primary carer entitlement only to a shareable family entitlement with dedicated paternity leave to ensure men take on a greater share of the leave (WGEA, 2017). Currently the number of men who take parental leave in Australia outside of the public sector is negligible (ABS, 2018).
 - b) Ensure Affordable and Available Early Childhood Education and Child Care. Accessible family and childcare services have been shown to increase women's workforce participation (WGEA, 2016, 5) and to provide measurable educational benefits for children.

Tax and Transfer System

Social Security and Transfers

- Women are the majority of income support recipients (Australian Government, 2018a) and tend to require income support payments for longer periods (Melbourne Institute, 2017, 41).
- Working-age women in receipt of income support also draw a larger proportion of their total income from income support payments (Melbourne Institute, 2017, 41).
- Women and girls are marginally over-represented in key poverty indicators (Davidson et al., 2018, 24).

Decreases in the real value of Newstart and associated payments and constricted availability to the Single Parenting Payment have conspired to undermine women's economic security, while the imposition of onerous conditionality, excessive waiting periods and punitive approaches to social security affect women's access to the safety net and breach women's rights to social security.

In line with ACOSS research and recommendations, ERA supports the call to increase Newstart, Youth Allowance and related payments for single people by at least \$75 a week. (ACOSS, 2018). A \$75 a week increase to Newstart and Youth Allowance is estimated to cost the Budget approximately \$3.3 billion (Deloitte Access Economics, 2018). According to ACOSS and UNSW, 3.05 million people in Australia (13.2% of the population) are living in poverty. Inadequate income support payments are a key driver of poverty in Australia and thus a critical policy lever to address it (Davidson et al., 2018). Women make up 49.3% of people in receipt of Newstart. Women are more likely to be in receipt of Newstart for longer periods, making up 52% of people in receipt of Newstart for 2-5 years and 54% of people in receipt for 5+ years. This is reflected in the fact that women experience poverty for longer periods (Australian Government, 2018b). Women also make up 66% of part-rate recipients of Newstart and make up 65% of the one fifth of Newstart recipients reporting employment earnings. This shows that Newstart is a crucial supplement for the low income, part-time and casual work that women are over-represented in (DSS, 2018).

Sole parent families have consistently higher poverty rates than the rest of the population. The diversion of families from the single parenting payment to Newstart is largely responsible for a "sharp rise in poverty among households with sole parents who (are) unemployed" (Davidson et al., 2018, 83). Thirty-two per cent of sole parent families live in poverty (Davidson et al., 2018, 13).

To ensure evidence-based policy informs social security payments, the Government should investigate Anglicare Australia's proposal for an "arms-length commission or tribunal much like the Fair Pay or Remuneration commissions – that could properly consider the cost of living people on pensions and allowances, and set them accordingly" (2016, 3).

The social security system requires reform to better respond to the needs of women who have experienced domestic and family violence. The [National Social Security Rights Network](#) has identified a raft of issues and made 32 recommendations to improve the responsiveness of the system. Just some of these issues relate to the presumption of shared income among members of a couple, the need to increase eligibility and rates of crisis payments, the newly arrived residents waiting periods, debt accrual and repayment and the overall inadequacy of social security payments which is a barrier to ending a violent relationship and securing accommodation to leave (NSSRN, 2018).

To ensure gender is at the forefront of policy development and decision-making in this area, gender impact assessments should accompany all welfare and social security reform proposals. These should include a detailed gender break down of recipients impacted, the extent of the financial impact (e.g. gendered breakdown of full and partial payment recipients) and the consideration of how proposed reform interacts with other gendered issues such as domestic and family violence and caring responsibilities.

Recommendations:

That the Australian Government:

4. **Urgently increase income support payments to address and alleviate poverty.**
5. **Reinstate the Single Parenting Payment for single parents whose youngest child is up to 16 years old (NCSMC, 2016, 4).** As the National Council of Single Mothers and their Children highlights, Newstart is not a payment that is structured for sole parent families. The single parenting payment recognises the care work of single parenting and the competing demands of paid work and unpaid work single parents navigate. Women compose 94.8% of people in receipt of the single parenting payment (Australian Government, 2018a).
6. **Investigate an independent commission to set income support rates.**
7. **Strengthen social security system responsiveness to domestic and family violence** by implementing the recommendations of the National Social Security Rights Network report – *How well does Australia's social security system support victims of family and domestic violence?* (2018).
8. **Address the restrictions to income support posed by onerous conditionality, excessive waiting periods and punitive approaches.** These can be seen in the continued roll out of the basics card, onerous activity tests, restricted eligibility for the Disability Support Pension, proposals to extend Youth Allowance to 25 from 22 and proposed increases to waiting times for migrants to access income support which all undermine rights to social security.
9. **Ensure publicly available gender impact statements/assessments accompany all welfare reform proposals.**

Welfare to Work

Welfare to Work policies and job service provision continue to hinder the economic wellbeing of single parents, most of whom are women. The Good Shepherd Australia New Zealand report, *“Outside Systems Control my Life”* (McLaren et al., 2018), found that Welfare to Work is not meeting any of its stated goals pursuant to single mothers: it is not improving workforce participation, increasing self-reliance or improving financial security. The policy does not take into account the time-intensive nature of parenting, the complexities that many women face in their everyday life in addition to parenting and employment (for example, experiences of domestic violence, disability, clinical diagnosis and/or intensive caring duties), or the systemic barriers many women, especially single mothers, face regarding re-entering paid employment. The women in this research found little to no help in their job search or in achieving their long-term plans for financial security; rather compliance requirements were an additional barrier to the wellbeing of their family. The economic disadvantage women experience within these systems is severely compounded by onerous conditionalities which deepen women's unpaid work burdens and frequently result in income suspensions. Suspensions are a direct threat to the social security rights. Of particular concern is the fact that almost 1 in 5 people in the ParentsNext program have had their income suspended (SNAICC et al, 2019).

Recommendations:

That the Australian Government implement the *Outside Systems Control my Life* recommendations in full, which are:

10. **The jobactive program should be redesigned following an in-depth review of outcomes for clients who access the services.** The “one size fits all” approach is working against the best interests of many.
11. **Provide tailored supports for those who are engaged with jobactive and who are in part-time, contract, casual or self-employment.** Rather than treating them as “not working”, steps should be taken to ensure their employment income is supplemented to compensate for employment benefits that may be missing from their employer, including personal and carers leave days, and bridging payments to address gaps in employment. Further, unpaid time spent in building a small business should be counted towards compliance hours.
12. **Jobactive agencies should be accredited with qualified service providers and case managers.** Since they are working with highly vulnerable populations, jobactive staff should be qualified individuals who can understand the complex nature of disadvantage that clients face, and be trained to provide tailored support and referrals to appropriate services to address client needs holistically.
13. **Income support policies must take a more compassionate and flexible approach to women who, in addition to being single parents, may experience complexities such as poor physical or mental health, past or ongoing experiences of family violence, intensive caring duties, disability and clinical diagnoses.** The concept of “unemployed workers” appears to incorporate individuals who are unable to engage in employment. Women experiencing any of the above issues should not be required to engage with jobactive agencies or meet demanding compliance requirements.
14. **Jobactive providers should be accountable to their clients.** The disconnect in accountability in the current system creates an environment in which providers are not rewarded for providing quality, tailored supports or meaningful long-term outcomes. A client-focused accountability framework could include:
 - a) Opportunity for clients to provide feedback on the quality of the service they receive.
 - b) Clients being made aware of their rights and informed of the complaint process.
 - c) Voluntary engagement with jobactive, which would require providers to be clear about the benefits they provide and encourage respectful and quality service delivery.
 - d) Creating a “lived experience” panel of jobactive users to provide ongoing insight and accountability for how the policy implementation is experienced and to inform improvements.
 - e) Creating a fully accountable complaints mechanism in the form of an Employment Services Ombudsman.
 - f) In line with the Australian Government’s human rights commitments, place a human rights frame at the centre of income support policies, which would assist with creating a system that provides dignity and meaningful outcomes.
15. **Bonuses should be paid directly to clients when they achieve key milestones, rather than to providers.** Punitive approaches are known to have minimal effect on behaviour. This aligns the incentive to the individual tasked with making the change, supporting self-reliance, while also reducing the need for punitive measures.

16. **The Employment Fund ought to be a highly useful input into assisting single mothers into secure, well paid employment.** Its expenditure should be client-focused and client-directed rather than creating additional “busy work” for women who are already time-pressured. For example, the fund should be available for clients who are looking for skills and information regarding operating a small business, or to assist with enrolment fees and related expenses associated with attending TAFE or working towards a university degree. Further, Welfare to Work should consistently support the determination of many single mothers to enhance their career prospects through improving their education such as counting study hours towards compliance.

Effective Marginal Tax Rates (EMTR)

The concept of the EMTR acknowledges that the tax and transfer systems operate as two aspects of the same system to redistribute income. As tax is collected from the taxpaying community as a whole, a proportion of that tax is redistributed to individuals in need through the transfer system. Where a person's benefits are reduced according to earnings, the withdrawal of benefits operates as an additional tax payable by that person.

The EMTR is the sum of the effects of tax payable by a person, including any levies or NI payable, and the withdrawal rate of transfer benefits as the income earned by that person increases:

$$\frac{(\text{marginal tax rate} + \text{rate of levies and insurance} + \text{taper rate for transfer payments})}{\text{additional income (\$)}}$$

Therefore when a person decides whether to take on additional work, they will take into account not only the tax payable but the value of any means tested benefits lost as a result of the increased income. For example, the 2017 Gender Lens on the Budget released by the National Foundation for Australian Women (NFAW, 2017) showed that the combination of changes to the medicare levy, HECS, benefits and the relevant income tests could result in an effective marginal tax rate in excess of 100% for some women.

The analysis becomes more complex when considering the effects of EMTRs on the income earned by the second earner in a household. Much of the evidence on EMTRs relates to the impacts of the tax-transfer system on jobless families moving from income support payments into the paid labour force (Whiteford, 2009) and is not specific to the second income earner in a couple, although labour economists have established that the female labour supply is very elastic, particularly in respect of married women (Apps, 2007).

Recommendations:

That the Australian Government:

17. **Implement gender-responsive budgeting processes** to assess and address high effective marginal tax rates. See the ERA *Analysing the Gap paper* for more information.

Financial Safety

Economic abuse is a form of intimate partner violence that negatively impacts a person financially and undermines their efforts to be economically independent. It manifests in a wide range of ways, making it difficult to identify, but results in controlling women's access to money or resources with the intent to control or limit her behaviours. Economic abuse co-presents with other forms of abuse much of the time, and is often intertwined with emotional abuse and legal systems abuse in particular.

Moreover, women's recovery from economic abuse is exacerbated by unsupportive or even at times oppressive systems. In relation to child support, it should be incumbent on the State to guarantee these payments to the woman, and then to collect the debt from the abuser. Legal protection should include all types of abuse, including economic abuse, as abusers often target employment in order to disrupt wage earnings. As the National Council of Single Mothers and their Children and economic Security 4 Women have highlighted, ensuring a State Guaranteed Payment would prevent the use of Child Support as an avenue to practice abusive and controlling behavior (2017, 15).

Unpaid domestic and family violence leave is now covered under the National Employment Standards; however, paid leave is largely determined by Enterprise Agreements. While this is important, many women are not covered by Enterprise Agreements and are in danger of being dismissed if requiring leave.

Early access to superannuation in cases of domestic and family violence shifts a wide scale social problem onto individual women and further compounds women's economic risks in retirement (AWAVA, 2018).

Financial institutions can play a key role in supporting people experiencing family violence including financial abuse as set out in the Australian Bankers Association's Industry guideline: Financial abuse and family and domestic violence policies (2016). Financial institutions should ensure they have extensive family violence policies and procedures in place and that staff have adequate training to recognise and respond to family violence.

The following actions will enhance institutional responsiveness to women's experiences of domestic and family violence:

Recommendations:

That the Australian Government work to mitigate interpersonal financial abuse through the following strategies:

18. **Ensure access to free or affordable legal advice.** The closure of community legal services due to cuts in government funding, and the practice of 'conflicting out' women to access these services (which occurs when the abusive partner deliberately calls multiple community legal services in order to force the woman to either pay high fees for legal representation or to do without it) leave many women without proper legal representation.
19. **Provide legal protections** that ensure jointly-held debt and assets are divided fairly when a relationship ends, so that women are not left holding their former partners' debts.
20. **Provide targeted and specific supports for women from culturally and linguistically diverse (CALD) backgrounds**, who may not be aware of their rights or lack ready access to legal and other forms of support.

21. **Ensure access to a car as a practical form of support for women fleeing abusive relationships.** Access to a car is often a vital resource for women's recovery and is often targeted by abusers to limit their options.

That the Australian Government address systematic financial abuse through the following strategies:

22. **Ensure a workable process for child support to be paid that doesn't place the woman in contact with her abuser.** It should be for the State to guarantee these payments to the woman, and then collect the debt from the abuser.
23. **Enshrine paid domestic violence leave in law to ensure women's employment is protected through the protracted, complex and often dangerous time of separating from an abusive partner.** Legal protection should include all types of abuse, including economic abuse, as abusers often target employment in order to disrupt wage earnings.
24. **Put an end to punitive approaches to social security.** *As per Recommendation 8. Many punitive policy approaches to social security fit the definition of economic abuse (Maury, 2018).*
25. **Rewind moves to enable early access to superannuation in cases of domestic and family violence.**
26. **Ensure all financial institutions develop family violence policies and procedures for clients according to ABA guidelines.**
27. **Create a national awareness campaign about financial abuse.**

Decent Work & Equal Pay

As previously discussed, there is a nexus between women's unpaid work and their participation in the paid workforce. As a result, employers must ensure flexibility for people with caring responsibilities. Women make up nearly 70% of people in part-time employment (WGEA, 2019); many of these positions are also categorised as 'precarious' – referring to lower paid positions with few or no benefits, reliant on short-term contracts, and holding little power in the organisational context. Caring responsibilities should not mean lesser workplace conditions.

Emerging research indicates that the increased profile and attention to gender pay gaps, as a result of transparency measures, narrows the gender pay gap (Bennedsen et al, 2019). One recommendation from the *Senate inquiry into gender-based occupational segregation* is to investigate the recent introduction of gender pay gap transparency measures in Britain (2017). Under the regulations, companies with 250 or more employees must publish their gender pay gap information, including gendered information on bonuses. Similar public reporting of gender pay gap information is instituted in Belgium, Austria and Germany (WGEA, 2019). Australia already has a comprehensive infrastructure for gender pay data and reporting in the Workplace Gender Equality Agency. Companies with over 100 employees are required to report to WGEA through robust processes. However, these data are aggregated by sector and industry before being made publicly available.

WGEA gender-based data collection on pay has proved to be a critical source of evidence. Further disaggregation of WGEA data to enable a more comprehensive and intersectional analysis would facilitate more targeted action on pay gaps experienced by women experiencing multiple and intersecting disadvantage. The ABS Gender Indicators should also publish intersectional, disaggregated data.

The Fair Work Commission plays a key role in equal pay, notably in making equal remuneration orders and in setting minimum wages across the 122 federal awards. Research from Broadway and Wilkins suggests that in the current minimum wage setting processes there is an "unfair under-valuation of women's work grounded in prejudice" (2017). A Pay Equity Unit would shed light on these gender biases in Fair Work Commission processes and undertake and provide research on pay equity issues to enhance the role of the Fair Work Commission in achieving pay equality. This is also another recommendation from the *Inquiry into Gender-based occupational segregation* that should be implemented.

The Sex Discrimination Commissioner's report from a nation-wide consultation on sexual harassment in Australian workplaces is due for report in the second half of 2019. This report and its recommendations will offer much needed guidance in addressing sexual harassment in Australia. ERA is a signatory, along with over 100 organisations, to the *Power to Prevent* Statement which details prevention, legal, procedural, support and reporting strategies to address workplace sexual harassment (Power to Prevent Coalition, 2019).

The emergence of the Fourth Industrial Revolution and changing world of work presents myriad challenges and opportunities for women's economic wellbeing. The nexus between digitalisation and the increasing precarisation of work (Sheen, 2017) signals a significant departure from the conditions and benefits associated with decent work (Hunt and Samman, 2019, 19). On the other hand, the fact that care work is less subject to automation is itself an opportunity to advance women's economic wellbeing (Hegewisch et al., 2019, 11). The ILO has put forth a comprehensive plan for expanding and investing in care economy jobs in a way that both meets rising care, health and social assistance needs and creates decent jobs (2018). The role of gender in the dynamics, potential and pitfalls in the future of work must be a crucial consideration in this policy space.

Recommendations:

That the Australian Government:

28. **Enshrine the right to appeal unreasonable refusals of flexible working requests for caring purposes.** Legally promoting workplace flexibility to accommodate caring responsibilities will assist with righting the imbalance of men overworking while women underwork in paid employment.
29. **Ensure basic benefits such as paid leave, superannuation and protection from unfair dismissal for casual, part-time, "gig economy" and other forms of precarious employment positions.** Currently 27% of women and 23% of men are employed with no leave entitlements (ABS, 2018).
30. **Investigate and implement equal pay transparency measures, such as those recently implemented in the United Kingdom.**
31. **Fund WGEA to expand and strengthen their data collection with an intersectional lens.**
32. **Reinstate the Pay Equity Unit at the Fair Work Commission.**
33. **Take action on the solutions to sexual harassment outlined in the Power to Prevent Statement.**
34. **Establish a central body, within government, to coordinate planning for the future of work with gender a central consideration.** *This would be in line with recommendations 2 and 3 from The Senate Inquiry Future Select Committee on the Future of Work and Workers report.*

Retirement

Economic insecurity among older women is increasing, particularly among older single women (Senate Economics References Committee 2016, 13). Other research indicates that poverty among older Australians is related to gender, home ownership and marital status (Davidson et al., 2018).

The flaw in the design of Australia's superannuation guarantee system is that the system is based on lifetime earnings. A worker who has a stable continuing work pattern over their working life will see this reflected in their retirement savings. For many women, this is not their experience of the workforce.

The mandated Superannuation Guarantee is one pillar of Australia's retirement income system, with the other pillars being the age pension and voluntary savings (which may be accumulated within a superannuation account). Home ownership can also be regarded as the fourth pillar of the retirement income system. A proposal to legislate the objective of superannuation as being "to provide income in retirement to substitute or supplement the Age Pension" has been stalled in the Parliament. The role of the age pension in the retirement income system must be protected, to provide peace of mind to retirees without superannuation.

Currently women hold superannuation balances that are significantly less than their male counterparts. In 2015-16 men held around 61.2% of the superannuation investment pool, with women holding 38.7%. Men also held a greater proportion of balances over \$100,000: 52.5% of all accounts compared to 29.7% held by women (Clare, 2017, 20-21).

The average balance for superannuation accounts among men and women was:

	Mean Balance		Median Balance	
	Male	Female	Female	Male
55 to 59 years	237,022	123,642	50,000	115,000
60 to 64 years	270,710	157,049	36,003	110,000
65 to 69 years	246,915	171,227	<i>unreliable</i>	32,284

(Clare, 2017 Tables 1, 2)

Note that the median balance is considerably lower than the average balance as it includes survey respondents who have no superannuation. The median balance for women aged 65 to 69 years is unreliable as around 45% of women in this age group reported having no superannuation. This includes both the number of women who never had superannuation and those women who had superannuation but have withdrawn the balance of their account (Clare, 2017, 10).

The gap is reducing over time, although the inequality of superannuation balances is evident across all age groups (after 15 - 20 years). The overall trend to reducing the disparity is a consequence of younger workers being more likely to have superannuation from the time they commenced work, whereas workers who turned 65 in 2015 were only covered by the compulsory superannuation guarantee from the age of 43.

Although the superannuation gap is reducing as the system matures, the underlying causes of lower balances held by women is a function of other issues relating to women's workforce participation, based on their lifetime earnings.

The first cause of lower balances is lower workforce participation rates, frequently as a result of balancing work and care. Caring obligations include caring for young children, school age children; and in later life caring for parents and partners (Australian Human Rights Commission, 2013). While caring obligations may not result in a withdrawal from the paid workforce, carers may reduce the level of activity in order to balance their obligations. Not only does this reduce earnings during this period, but because superannuation is based on earnings, it also reduces retirement security as superannuation contributions are reduced during this period.

The effectiveness of superannuation as a retirement investment vehicle is largely due to the long-term compounding nature of returns. A single contribution of \$1,000 made by a woman aged 35 will accumulate to \$4,322 by age 65, at a 5% average rate of return (ASIC, 2018). Given that the median age of mothers in 2015 was 31 years (ABS, 2016), additional contributions made while a mother is on paid parental leave can make a significant difference to her superannuation balance at retirement. However, paid parental leave is only one form of care: carer credits paid during other periods when a person is a full time carer will also contribute to a more secure retirement (Australian Human Rights Commission, 2013, p. 10). This was a recommendation of the aforementioned *Investing in Care* report.

We note that the Government has introduced measures to allow a person who has not contributed the maximum concessional (pre-tax) contributions in a year to make additional contributions in following years to catch up. This is expected to assist mothers returning to work after parental leave. This provision only took effect from 1 July 2018, so we cannot assess the effectiveness as yet; however, we note that access to these catch up provisions requires a person to be able to make contributions of more than \$25,000 in a year, and will thus only be accessible by higher income earners. The Grattan Institute has predicted that the measure will be of most benefit to rich, older men (Coates & Daley, 2016).

However, lower workforce participation is not the only cause of lower superannuation balances. The link to employment earnings means that the effect of the gender pay gap is also reflected in retirement balances. As noted above, the superannuation gap is apparent from the 20 to 24 age group, which is the age group where most people enter the workforce, and in the 25 to 29 age group women's balances are 80% of their male counterparts (Clare, 2017 Table 1). The most important steps that can be taken to reduce the superannuation gap is to address the gender pay gap (refer to previous recommendations).

Superannuation is currently owned by each worker individually. There have been proposals to formalise superannuation as a joint asset (Senate Economics References Committee, 2016, 89 - 90). However, this could have the effect of decreasing the financial autonomy of women. There are a number of measures already incorporated in the legislation to facilitate the sharing of superannuation contributions between spouses. These include a tax offset where a taxpayer contributes an amount to their low-income spouse's superannuation; the ability to split concessional (pre-tax) superannuation contributions and making non-concessional (voluntary after-tax) contributions. However, these options are only viable where a family has the resources to be able to make additional contributions.

Where a couple separates, superannuation is deemed to be property that is part of the division of property under the Family Law Act. This has addressed many of the issues around inequitable sharing of property, although there are still practical issues around the distribution of assets as for many families the major assets are the family home and superannuation.

Currently the administration of superannuation is under increased levels of scrutiny, particularly in relation to the effects on retirement balances of individuals. Some of the issues identified as reducing superannuation balances are members with multiple funds, fees and insurance held within superannuation (Productivity Commission, 2018).

Multiple funds are a particular concern for workers who do not have stable employment, including women who work on a casual or part time basis in order to manage their care responsibilities, as the current default superannuation arrangements can result in new superannuation accounts being established when employment changes.

Consolidation of funds has been facilitated through technology, with more information being available to employees through their MyGov account. The payroll technology currently being rolled out through the Australian Taxation Office should be used to advise employees of any superannuation accounts that they currently hold and ensure that is the preferred option for superannuation contributions. Members would still have the option to establish a new account as a preferred account but should be offered the option of consolidating other superannuation balances into that account.

Low balance accounts should be protected from fees and charges. We support this component of the *Treasury Laws Amendment (Protecting your Superannuation Package) Act 2018*.

Default insurance in superannuation has also been identified as a factor in the erosion of balances. There are circumstances where insurance can be purchased through superannuation at competitive rates and without the need to meet qualifying conditions. However, this does not always meet the needs of the member, particularly where a person is in multiple funds with several policies. We note that the superannuation industry has developed a code of practice which took effect from 1 July 2018, to address some of the issues around the design and administration of insurance within superannuation.

The component of the *Treasury Laws Amendment (Protecting your Superannuation Package) Act 2018* to remove the requirement that MySuper funds provide default insurance for members under the age of 25 presents an issue. The needs of a person under the age of 25 will change over time, particularly as family circumstances require reassessment. Any proposal to change to opt-in death and disability insurance should include disclosure and review requirements to ensure that a person still has access to insurance on a competitive basis as their circumstances change.

Recommendations:

That the Australian Government:

35. **Continue to recognise the age pension as the fundamental pillar of the retirement income system**, with superannuation as a supplement.
36. **Ensure a carer's credit be provided to full time carers that are in receipt of income support or have the care of a pre-school child.** See *Investing in Care* report for further information.
37. **Eliminate the minimum \$450 monthly earnings threshold which disproportionately impacts women.**
38. **Use technology to reduce multiple funds** and direct superannuation contributions to existing funds by default. Contributions should only be directed to default funds where a person cannot be matched to an existing fund or makes an active choice to establish a new account.
39. **Ensure that proposals to change the basis under which insurance through superannuation is provided enable members the opportunity to review whether the product meets their needs.**

Financial Literacy and Capability

Financial Capability is the internal capacity to act in one's best financial interest, given socioeconomic environmental conditions. It therefore encompasses the knowledge, attitudes, skills, and behaviours of consumers with regard to managing their resources and understanding, selecting, and making use of financial services that fit their needs (World Bank, n.d.).

Research from WIRE on women's financial literacy found that "women's relationship with money is driven by personal life experience. Unless financial information acknowledges and understands this, it will not readily affect this relationship. Fundamentally, gender is pivotal in all areas of providing financial information, programs and products" (2007, 5).

The relationship between money and gender is complex and affects women in different ways, depending on their lived experiences and the different structural barriers they encounter. Financial capability programs and policies should take into account the structural barriers that impact on women's financial wellbeing, not just focus on literacy.

Research from Good Shepherd Microfinance has also found that women are the fastest growing group using pay day loans and "that women who are most vulnerable and under the most significant financial pressure are most likely to access payday services." (2018, 9).

Recommendations:

That the Australian Government:

40. **Implement financial capability programs in schools that take gender into account.**
41. **Ensure respectful relationships education in schools includes education about healthy financial relationships** (Our Watch, 2015).
42. **Enhance consumer protections in pay day lending.**

Recommendations – Summary

ERA recommends that the Australian Government:

1. **Recognise unpaid work** through the following actions:
 - **Collect the Right Data.** Time-use data collection must be systematically and regularly collected, and the ABS must be suitably resourced to carry this out. Time-use surveys are the only accurate record of unpaid work, providing crucial data and making visible the unpaid work that women do every day. The ABS should be adequately funded to carry out data collection on unpaid work.
 - **Unpaid work must be included and clearly identified in national accounts** (Messac, 2018). Australia agreed to do this in 2017 at CSW61 through paragraph 40(aa) the Agreed Conclusions, which requires States to *'[t]ake steps to measure the value of unpaid care and domestic work in order to determine its contribution to the national economy, for example through periodic time-use surveys, and include such measurements in the formulation of gender-responsive economic and social policies.* (See also para 46(hh) Agreed Conclusions of CSW62 and para k of the Agreed Conclusions of CSW63.)
 - **Acknowledge the Unpaid Economy in the Budget.** Gender responsive budgeting must be instituted in a way that makes visible the effect of reducing funding to essential and public services on the transferral of cost and work to the unpaid economy (See further recommendations in ERA's Gender Machineries policy paper).
2. **Value unpaid work** through the following actions:
 - **Enhance Social Protections.** The social security system has a critical role in valuing unpaid work and ensuring that people with unpaid caring responsibilities are protected from poverty and economic insecurity. The social security system must be reshaped to recognise unpaid work as necessary, valuable and something that requires balance with paid work. See details below in Social Security and Transfers section.
 - **Pay Super on Paid Parental Leave.** Paid parental leave should be strengthened to ensure the superannuation guarantee is included in the Government scheme and Employer schemes in line with the Productivity Commission's recommendation. As Women in Super highlight "it is unfair and discriminatory in modern Australia that the one type of leave directed predominantly at women does not include SG payments" (Women in Super, 2017).
 - **Implement Investing in Care.** The landmark 2013 Australian Human Rights Commission report, Investing in Care, must be re-examined and its recommendations implemented in full. These recommendations include implementation of legislative mechanisms, flexible work arrangements, carer payments reform, leave arrangements reform, services for carers, workplace mechanisms and mechanisms within the retirement income and savings system (AHRC, 2013).

3. **Redistribute unpaid work** through the following actions:
 - **Gender Balance in Paid Parental Leave (PPL)**. PPL must transition from being a maternity/primary carer entitlement only to a sharable family entitlement with incentives to encourage men to take a significant part of the total leave entitlement (WGEA, 2017).
 - **Ensure Affordable and Available Early Childhood Education and Child Care**. Accessible family and childcare services have been shown to increase women's workforce participation (WGEA, 2017) and to provide measurable educational benefits for children.
4. **Urgently increase income support payments to address and alleviate poverty.**
5. **Reinstate the Single Parenting Payment for single parents whose youngest child is up to 16 years old (NCSMC, 2016)**. As the National Council of Single Mothers and their Children highlights, Newstart is not a payment that is structured for sole parent families. The single parenting payment recognises the care work of single parenting and the competing demands of paid work and unpaid work single parents navigate. Women compose 94.8% of people in receipt of the single parenting payment.
6. **Investigate an independent commission to set income support rates.**
7. **Strengthen social security system responsiveness to domestic and family violence** by implementing the recommendations of the National Social Security Rights Network report – *How well does Australia's social security system support victims of family and domestic violence?* (2018).
8. **Address the restrictions to income support posed by onerous conditionality, excessive waiting periods and punitive approaches**. These can be seen in the continued roll out of the basics card, onerous activity tests, proposals to extend Youth Allowance to 25 from 22 and proposed increases to waiting times for migrants to access income support all which undermine rights to social security.
9. **Ensure publicly available gender impact statements/assessments accompany all welfare reform proposals.**
10. **The jobactive program should be redesigned following an in-depth review of outcomes for clients who access the services**. The "one size fits all" approach is working against the best interests of many.
11. **Provide tailored supports for those who are engaged with jobactive and who are in part-time, contract, casual or self-employment**. Rather than treating them as "not working", steps should be taken to ensure their employment income is supplemented to compensate for employment benefits that may be missing from their employer, including personal and carers leave days, and bridging payments to address gaps in employment. Further, unpaid time spent in building a small business should be counted towards compliance hours.
12. **Jobactive agencies should be accredited and qualified service providers and case managers**. Since they are working with highly vulnerable populations, jobactive staff should be qualified individuals who can understand the complex nature of disadvantage that clients face and be trained to provide tailored support and referrals to appropriate services to address client needs holistically.
13. **Income support policies must take a more compassionate and flexible approach to women who, in addition to being single parents, may experience complexities such as poor physical or mental health, past or ongoing experiences of family violence, intensive caring duties, disability and clinical diagnoses**. The concept of "unemployed workers" appears to incorporate individuals who are unable to engage in employment. Women experiencing any of the above issues should not be required to engage with jobactive agencies or meet demanding compliance requirements.

14. **Jobactive providers should be accountable to their clients.** The disconnect in accountability in the current system creates an environment in which providers are not rewarded for providing quality, tailored supports or meaningful long-term outcomes. A client-focused accountability framework could include:
 - Opportunity for clients to provide feedback on the quality of the service they receive.
 - Clients being made aware of their rights and informed of the complaint process.
 - Voluntary engagement with jobactive, which would require providers to be clear about the benefits they provide and encourage respectful and quality service delivery.
 - Creating a “lived experience” panel of jobactive users to provide ongoing insight and accountability for how the policy implementation is experienced and to inform improvements.
 - Creating a fully accountable complaints mechanism in the form of an Employment Services Ombudsman.
 - In line with the Australian Government’s human rights commitments, place a human rights frame at the centre of income support policies, which would assist with creating a system that provides dignity and meaningful outcomes.
15. **Bonuses should be paid directly to clients when they achieve key milestones, rather than to providers.** Punitive approaches are known to have minimal effect on behaviour. This aligns the incentive to the individual tasked with making the change, supporting self-reliance, while also reducing the need for punitive measures.
16. **The Employment Fund ought to be a highly useful input into assisting single mothers into secure, well paid employment.** Its expenditure should be client-focused and client-directed rather than creating additional “busy work” for women who are already time-pressured. For example, the fund should be available for clients who are looking for skills and information regarding operating a small business, or to assist with enrolment fees and related expenses associated with attending TAFE or working towards a university degree. Further, Welfare to Work should consistently support the determination of many single mothers to enhance their career prospects through improving their education such as counting study hours towards compliance.
17. **Implement gender-responsive budgeting processes** to assess and address high effective marginal tax rates. *See the ERA Analysing the Gap paper for more information.*
18. **Ensure access to free or affordable legal advice.** The closure of community legal services due to cuts in government funding, and the practice of ‘conflicting out’ women to access these services (which occurs when the abusive partner deliberately calls multiple community legal services in order to force the woman to either pay high fees for legal representation or to do without it) leave many women without proper legal representation.
19. **Provide legal protections** that ensure jointly-held debt and assets are divided fairly when a relationship ends, so that women are not left holding their former partners’ debts.
20. **Provide targeted and specific supports for women from culturally and linguistically diverse (CALD) backgrounds,** who may not be aware of their rights or lack ready access to legal and other forms of support.
21. **Ensure access to a car as a practical form of support for women fleeing abusive relationships.** Access to a car is often a vital resource for women’s recovery and is often targeted by abusers to limit their options.

22. **Ensure a workable process for child support to be paid that doesn't place the woman in contact with her abuser.** It should be for the State to guarantee these payments to the woman, and then collect the debt from the abuser.
23. **Enshrine paid domestic violence leave in law to ensure women's employment is protected through the protracted, complex and often dangerous time of separating from an abusive partner.** Legal protection should include all types of abuse, including economic abuse, as abusers often target employment to disrupt wage earnings.
24. **Put an end to punitive approaches to social security.** *As per Recommendation 8. Many punitive policy approaches to social security fit the definition of economic abuse (Maury, 2018).*
25. **Ensure all financial institutions develop family violence policies and procedures for clients according to ABA guidelines.**
26. **Create a national awareness campaign about financial abuse.**
27. **Enshrine the right to appeal unreasonable refusals of flexible working requests for caring purposes.** Legally promoting workplace flexibility to accommodate caring responsibilities will assist with righting the imbalance of men overworking while women underwork in paid employment.
28. **Ensure basic benefits such as paid leave, superannuation and protection from unfair dismissal for casual, part-time, "gig economy" and other forms of precarious employment positions.** Currently 27% of women and 23% of men are employed with no leave entitlements (ABS, 2018).
29. **Investigate and implement equal pay transparency measures, such as those recently implemented in the United Kingdom.**
30. **Fund WGEA to expand and strengthen their data collection with an intersectional lens.**
31. **Reinstate the Pay Equity Unit at the Fair Work Commission.**
32. **Take action on the solutions to sexual harassment outlined in the Power to Prevent Statement.**
33. **Establish a central body, within government, to coordinate planning for the future of work with gender a central consideration.** *This would be in line with recommendations 2 and 3 from The Senate Inquiry Future Select Committee on the Future of Work and Workers report.*
34. **Implement financial capability programs in schools that take gender into account.**
35. **Ensure respectful relationships education in schools includes education about healthy financial relationships** (Our Watch, 2015).
36. **Enhance consumer protections in pay day lending.**

International Commitments

Policy and Recommendations Area	International Instrument	Commitments
<p>Recognising, valuing and redistributing unpaid work</p>	<p>Agreed Conclusions from the Commission on the Status of Women</p>	<p>Collect the right data: Conduct time-use surveys (aa) and strengthen national statistical capacity (ii) in CSW61.</p> <p>Include unpaid work in national accounts: determine contribution of unpaid work to the national economy (aa) and determine the contribution of unpaid work to the national economy (k) in CSW61.</p> <p>Acknowledge unpaid economy in the Budget: institutionalise a gender-responsive approach to public financial management, including gender-responsive budgeting (q) in CSW61 and integrate a gender perspective in budget policies (o) from CSW63.</p> <p>Gender balance in Paid Parental Leave: design and implement national policies and programmes to address equal sharing of responsibilities in caregiving and domestic work (bb) from CSW61, promote policies and initiatives supporting the reconciliation of work and family life and the equal sharing of responsibilities between women and men, through flexibility in working arrangements (z) and implement and promote legislation and policies such as maternity, paternity, parental and other leave schemes (k) from CSW63.</p> <p>Affordable and Accessible Child Care: design, implement and promote ... affordable, accessible and quality childcare and care facilities for children (i) and optimize fiscal expenditures for gender-responsive social protection and care infrastructure, such as equitable, quality, accessible and affordable early childhood education, childcare (t) from CSW61.</p>
	<p>The Sustainable Development Goals</p>	<p>Recognise and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate (5.4)</p>

Policy and Recommendations Area	International Instrument	Commitments
	Beijing Platform for Action	<p>Collect the right data: Conduct regular time-use studies to measure, in quantitative terms, unremunerated work, including recording those activities that are performed simultaneously with remunerated or other unremunerated activities [g(i)]</p> <p>Include unpaid work in national accounts: Measure, in quantitative terms, unremunerated work that is outside national accounts and work to improve methods to assess its value, and accurately reflect its value in satellite or other official accounts that are separate from but consistent with core national accounts [g(ii)]</p> <p>Gender balance in Paid Parental Leave: Encourage men to share equally in child care and household work and to provide their share of financial support for their families, even if they do not live with them [107(c)].</p>
	Convention on the Elimination of Discrimination Against Women	<p>Affordable and Accessible Child Care: To encourage the provision of the necessary supporting social services to enable parents to combine family obligations with work responsibilities and participation in public life, in particular through promoting the establishment and development of a network of child-care facilities [2(c)].</p>

Policy and Recommendations Area	International Instrument	Commitments
Tax and Transfer System	Agreed Conclusions from the Commission on the Status of Women	<p>Adequate income support payments: Encourage... efforts at all levels to establish and strengthen social protection systems and measures, including national safety nets (ee), promote legal, administrative and policy measures that strengthen unemployment protection schemes (jj), assist migrant workers at all skills levels to have access to social protection in countries of destination (kk) and work to improve access to paid leave and social security benefits (w) from CSW61.</p> <p>Strengthen social security system responsiveness to domestic and family violence: Ensure that social protection, public services and sustainable infrastructure contribute to efforts to eliminate, prevent and respond to all forms of violence against women and girls (h) from CSW63.</p> <p>Address restrictions to income support posed by conditionalities and punitive approaches: Assess the need for and promote the revision of conditionalities, where they exist, related to cash transfer programmes, inter alia, to avoid reinforcing gender stereotypes and exacerbating women’s unpaid work; and ensure that they are adequate, proportional and non-discriminatory and that non-compliance does not lead to punitive measures that exclude women and girls who are marginalised or in vulnerable situations (mm) and establish inclusive and gender-responsive social protection systems, including floors, to ensure full access to social protection for all without discrimination of any kind, and take measures to progressively achieve higher levels of protection (gg) from CSW63.</p>

Policy and Recommendations Area	International Instrument	Commitments
	The Sustainable Development Goals	<p>By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions (1.2).</p> <p>By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status (10.2).</p> <p>Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality (10.4).</p>
	Beijing Platform for Action	<p>Adequate income support payments: to promote harmonisation of work and family responsibilities for women and men... examine a range of policies and programmes, including social security legislation and taxation systems, in accordance with national priorities and policies, to determine how to promote gender equality and flexibility in the way people divide their time between and derive benefits from education and training, paid employment, family responsibilities, volunteer activity and other socially useful forms of work, rest and leisure [179(f)].</p> <p>Assess and address effective marginal tax rates: conduct reviews of national income and inheritance tax and social security systems to eliminate any existing bias against women [165(f)] and [179(f)] above.</p>
	Convention on the Elimination of Discrimination Against Women	<p>Adequate income support payments, strengthen social security system responsiveness to domestic and family violence and address restrictions to income support posed by conditionalities and punitive approaches: States Parties shall take all appropriate measures to eliminate discrimination against women in the field of employment in order to ensure, on a basis of equality of men and women, the same rights, in particular: The right to social security, particularly in cases of retirement, unemployment, sickness, invalidity and old age and other incapacity to work, as well as the right to paid leave [Art 11(1e)].</p>

Policy and Recommendations Area	International Instrument	Commitments
<p>Financial safety</p>	<p>Agreed Conclusions from the Commission on the Status of Women</p>	<p>Free & affordable legal support: Ensure that social protection, public services and sustainable infrastructure contribute to efforts to eliminate, prevent and respond to all forms of violence against women and girls in public and private spaces... and to provide protection and equal access to appropriate remedies and redress to comprehensive social, health and legal services for all victims and survivors to support their full recovery and reintegration into society (h) from CSW63.</p> <p>Domestic violence leave: Enact or strengthen and enforce laws and policies to eliminate all forms of violence and harassment against women of all ages in the world of work... address the multiple consequences of violence and harassment, considering that violence against women and girls is an obstacle to gender equality and women’s economic empowerment (g) and develop and apply gender-sensitive measures for the protection from, prevention and punishment of all forms of violence against women and girls in public and private spaces... so as to promote the realization of women’s and girls’ economic rights and empowerment and facilitate women’s full and productive employment and contribution to the economy... explore, where possible, measures to respond to the consequences of violence against women, such as employment protection, time off from work (h) from CSW61.</p>
	<p>The Sustainable Development Goals</p>	<p>Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation (5.2).</p> <p>Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws (5.A).</p>

Policy and Recommendations Area	International Instrument	Commitments
	Beijing Platform for Action	<p>Free & affordable legal support: Review, adopt and maintain macroeconomic policies and development strategies that address the needs and efforts of women in poverty by ensuring access to free or low-cost legal services, including legal literacy, especially designed to reach women living in poverty [58(p)], provide well-funded shelters and relief support for girls and women subjected to violence, as well as medical, psychological and other counselling services and free or low-cost legal aid [125(a)] strengthen existing or establish readily available and free or affordable alternative administrative mechanisms and legal aid programmes to assist disadvantaged women seeking redress for violations of their rights[232(n)].</p> <p>Child support: Encourage men... to provide their share of financial support for their families, even if they do not live with them [107(c)].</p> <p>Financial Institutions: Take measures to facilitate the financial inclusion and financial literacy of women and their equal access to formal financial services, including timely and affordable credit, loans, savings, insurance and remittance transfer schemes; integrate a gender perspective into finance sector policy and regulations, in accordance with national priorities and legislation, encourage financial institutions, such as commercial banks, development banks, agricultural banks, microfinance institutions, mobile network operators, agent networks, cooperatives, postal banks and savings banks, to provide access to financial products, services and information to women and encourage the use of innovative tools and platforms, including online and mobile banking (dd) and take steps in the design, implementation and pursuit of fiscal policies and gender responsive-budgeting to promote gender equality and the empowerment of all women and girls by, inter alia, ... facilitating greater access to ...financial and business services, including credit for women, and promoting costing and cost-benefit calculation of the investments needed (kkk) from CSW63.</p>

Policy and Recommendations Area	International Instrument	Commitments
	Convention on the Elimination of Discrimination Against Women	<p>Financial institutions: States Parties shall take all appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women, the same rights, in particular: The right to bank loans, mortgages and other forms of financial credit [13(b)].</p>

Policy and Recommendations Area	International Instrument	Commitments
Decent Work & Equal Pay	Agreed Conclusions from the Commission on the Status of Women	<p>Workplace flexibility: Design, implement and promote family-responsive legislation, policies and services, such as parental and other leave schemes, increased flexibility in working arrangements ... which create an enabling environment for women's economic empowerment in the changing world of work (l) from CSW63 and Promote policies and initiatives supporting the reconciliation of work and family life and the equal sharing of responsibilities between women and men, through flexibility in working arrangements without reductions in labour and social protections (z) from #CSW61</p> <p>Precarious work: Promote decent paid care and domestic work for women and men in the public and private sectors by providing social protection, safe working conditions and equal pay for equal work or work of equal value, thereby facilitating the transition of informal workers, including those engaged in informal paid care and domestic work, into the formal economy (r), take measures to address unsafe and unhealthy working conditions that can characterize work in the informal economy by promoting occupational safety and health protection to workers in the informal economy (nn) from CSW61 and provide social protections systems, public services and sustainable infrastructure that support the productivity and economic viability of women's work and protect women, especially those working in the informal economy, in rural and urban areas, while supporting their transition from the informal to the formal economy to ensure an adequate standard of living, and take measures to address unsafe and unhealthy working conditions in the informal economy by promoting occupational safety and health protection for workers in the informal economy (cc) from CSW63.</p> <p>Sexual harassment: Ensure that social protection, public services and sustainable infrastructure contribute to efforts to eliminate, prevent and respond to all forms of violence against women and girls in public and private spaces... including sexual harassment (h) from CSW63.</p>

Policy and Recommendations Area	International Instrument	Commitments
		<p>Data collection: Enact or strengthen and enforce laws and regulations that uphold the principle of equal pay for equal work or work of equal value in the public and private sectors as a critical measure to eliminate the gender pay gap, provide in this regard effective means of redress and access to justice in cases of non-compliance, and promote the implementation... pay transparency and gender pay audits ... and increased availability of data and analysis on the gender pay gap (bb) from CSW63.</p> <p>Feminised work: Eliminate occupational segregation by addressing structural barriers, gender stereotypes and negative social norms, promoting women's equal access to and participation in labour markets and in education and training, supporting women so as to diversify their educational and occupational choices in emerging fields and growing economic sectors, such as science, technology, engineering and mathematics and information and communications technology, and recognising the value of sectors that have large numbers of women workers (aa) from CSW63.</p> <p>Future world of work: The Commission recognizes the potential benefits and challenges of new forms of information and communications technology, including artificial intelligence ... while more attention needs to be paid to the impacts of such technology on women and girls (33), create opportunities, improve employment standards and promote conditions of decent work, security, social protection and decent remuneration for front-line women workers in the delivery of public services, such as health care and education (aaa) and increase investments in a more effective, socially accountable, motivated, appropriately equipped and well-trained health workforce, with ongoing education and training; and address the shortage and inequitable distribution of health-care workers by promoting decent work with adequate remuneration and incentives to secure the presence of qualified health-care professionals in rural and remote areas, including by utilising digital technologies for health-care providers and patients, enabling safe working environments and conditions and expanding community-based health education and training (tt) from CSW63.</p>

Policy and Recommendations Area	International Instrument	Commitments
	The Sustainable Development Goals	<p>Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life (5.5).</p> <p>By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value (8.5).</p> <p>Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all (8.10).</p>
	Beijing Platform for Action	<p>Workplace Flexibility: Ensure that full and part-time work can be freely chosen by women and men on an equal basis, and consider appropriate protection for atypical workers in terms of access to employment, working conditions and social security [179(b)].</p> <p>Precarious work: Adopt policies to ensure the appropriate protection of labour laws and social security benefits for part-time, temporary, seasonal and homebased workers; promote career development based on work conditions that harmonise work and family responsibilities [179(a)].</p> <p>Sexual Harassment: Develop programmes and procedures to eliminate sexual harassment and other forms of violence against women in all educational institutions, workplaces and elsewhere [126(a)].</p> <p>Feminised work: Enact and enforce legislation to guarantee the rights of women and men to equal pay for equal work or work of equal value [164(a)] and Eliminate occupational segregation, especially by promoting the equal participation of women in highly skilled jobs and senior management positions, and through other measures, such as counselling and placement, that stimulate their on-the-job career development and upward mobility in the labour market, and by stimulating the diversification of occupational choices by both women and men; encourage women to take up non-traditional jobs, especially in science and technology, and encourage men to seek employment in the social sector [178(g)].</p>

Policy and Recommendations Area	International Instrument	Commitments
Retirement	Agreed Conclusions of the Commission on the Status of Women	Promote legal, administrative and policy measures that ensure women's full and equal access to pensions, through contributory and/or non-contributory schemes that are independent of their employment trajectories, and reduce gender gaps in benefit levels (v) from CSW61 and Promote the effective and meaningful participation of older women, where relevant, in the design and implementation of normative and political frameworks related to social security and social protection systems, public services and infrastructure that benefit them (x) from CSW63.
	Beijing Platform for Action	Adopt appropriate measures involving relevant governmental bodies and employers' and employees' associations so that women and men are able to take temporary leave from employment, have transferable employment and retirement benefits and make arrangements to modify work hours without sacrificing their prospects for development and advancement at work and in their careers [180(a)].
	Convention on the Elimination of Discrimination Against Women	The right to social security, particularly in cases of retirement, unemployment, sickness, invalidity and old age and other incapacity to work, as well as the right to paid leave [11(1e)].
Financial Literacy & Capability	Agreed Conclusions of the Commission on the Status of Women	Education: Promote and respect women's and girls' right to education throughout the life cycle at all levels, especially for those who have been left furthest behind, by... promoting financial and digital literacy (k) from CSW61, Take measures to facilitate the financial inclusion and financial literacy of women and their equal access to formal financial services (dd) and promote financial and digital literacy (ww) from CSW63.
	Beijing Platform for Action	Consumer protections: Use credit and savings methodologies that are effective in reaching women in poverty and innovative in reducing transaction costs and redefining risk [63(a)] and, Support institutions that meet performance standards in reaching large numbers of low-income women and men through capitalization, refinancing and institutional development support in forms that foster self-sufficiency (65).

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