

**A 10-YEAR PLAN
TO UNLEASH
THE FULL CAPACITY AND
CONTRIBUTION OF WOMEN
TO THE AUSTRALIAN ECONOMY**



WE HAVE ARRIVED AT A MOMENT OF CONSEQUENCE WHERE A GENUINE COMMITMENT TO RESPECT WOMEN, AND VALUING AND NURTURING THEIR ECONOMIC CONTRIBUTION BY REMOVING SYSTEMIC BARRIERS, IS VITAL.

—— Sam Mostyn, Chair, Women's Economic Equality Taskforce

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ACKNOWLEDGEMENTS

First Nations perspectives

The Women's Economic Equality Taskforce (The Taskforce) determined that it would not be appropriate to make broad assumptions about the frameworks that First Nations women would consider as progress towards gender equality.

In consultation with members of First Nations communities, it was determined that it is imperative for a separate framework to be designed by and for First Nations communities.

There is now time and space for that to be developed in a culturally appropriate manner, drawing upon excellent existing materials, such as:

- [The National Agreement on Closing the Gap](#)

- [The Aboriginal and Torres Strait Islander Action Plan to End Violence Against Women and Children](#), which supports the [National Plan to End Violence against Women and Children 2022-2032](#)
- [Wiyi Yani U Thangani \(Women's Voices\) report](#). Outcomes from this report include:
 - o The development of a Framework for Action
 - o First Nations Gender Justice Institute to be established at the Australian National University.

An intersectional lens to build comprehensive understanding

Taskforce members utilised an intersectional lens when undertaking their consultations and work to develop

this report. This approach recognises that individuals' experiences and social identities are shaped by multiple intersecting factors, including gender, race, ethnicity, sexuality, disability, life stage and social class.

As such, gender-based economic inequality often plays out differently for diverse groups of women because it interacts with, drives and amplifies other social disadvantages.

We have attempted to recommend actions which capture these nuanced experiences in an inclusive way, and we see this as vital to comprehensively tackling gender disparities in Australia and building women's economic equality.

ABOUT THE WOMEN'S ECONOMIC EQUALITY TASKFORCE

The Women's Economic Equality Taskforce was established to provide advice to the Australian Government to support the advancement of women's economic equality and achieve gender equality, as committed to in the Women's Budget Statements of [October 2022](#) and [May 2023](#).

The Taskforce is an independent group of eminent women with valuable experience, expertise and insights across key economic, social and labour market contexts. All taskforce members were appointed by the Minister for Women, Senator the Hon Katy Gallagher, to provide bold and independent recommendations to Government that:

- Drive women's equality as an economic imperative.
- Inform the National Strategy to Achieve Gender Equality.

- Advise on key issues arising from the Jobs and Skills Summit in September 2022, including informing work on the Jobs and Skills white paper.
- Assist in the implementation of gender-responsive policy and budgeting processes.

In relation to its priority contributions, the Taskforce was directed to advise on measures to address:

- Disadvantages experienced by women from traditionally marginalised backgrounds.
- The gender pay gap and related issues around women's workforce participation, advancement, gender segregation and patterns of paid and unpaid care.
- Ensuring more gender-equal economic

outcomes in relation to the skills and industries of the future.

- Safe and respectful workplaces, including for women experiencing violence.

The Taskforce was also invited to:

- Undertake targeted consultation or research, including with women 'on the ground', from all walks of life.
- Seek briefings with key stakeholders and experts, as required, on a range of issues that impact women's economic equality.
- Undertake other activities as required, such as providing feedback on upcoming legislation.

The Taskforce first met on 21 September 2022 (with the Minister for Women) and subsequently met on 2 November 2022, 5 December 2022, 19 December 2022, 23 January 2023, 13 February 2023, 1 March 2023 (with the Minister for Women), 21 March 2023 and 17 April 2023. The Taskforce held its 10th and final official meeting on 28 April 2023.

The Taskforce also engaged in:

- 10 engagement sessions with women and organisations around Australia
- 10 meetings with key government department leaders.

In addition, preparing the recommendations outlined in this report, the Taskforce also provided formal advice on:

- o Paid Parental Leave design in November 2022 and June 2023
- o The 2023-24 Federal Budget in March 2023
- o Participated in the Office for Women's consultation sessions to inform the National Gender Equality Strategy

THANK YOU TO TASKFORCE MEMBERS:

Sam Mostyn AO (Chair)

Sizol Fuyana

Chiou See Anderson

Hon Jenny Macklin AC

Shelley Cable

Michele O'Neil

Shirleen Campbell
(Until March 2023)

Adrienne Picone
(Until February 2023)

Sam Connor

Jennifer Westacott AO

Professor Rae Cooper AO

Danielle Wood

Terese Edwards

A MESSAGE FROM THE CHAIR

\$128,000,000,000

is the value to the Australian economy that can be realised by purposefully removing the persistent and pervasive barriers to women's full and equal participation in economic activity.^[1]

Despite some progress over recent years, Australian women still face deep and broad-ranging gender inequality and continue to shoulder a disproportionate burden of unpaid labour across all spheres of life. From being caregivers, nurturers and educators to taking on professional roles and community leadership – women's essential contributions are often undervalued and unpaid, perpetuating economic inequality.

In the crudest economic terms, \$128,000,000,000 is the value to the Australian economy that can be realised by purposefully removing the persistent and pervasive barriers to women's full and equal participation in economic activity.^[1] This prompts serious inquiry into whether Australia has the necessary social and economic settings to support the modern

lives we lead, and to be internationally competitive with an economy defined by its diversity, dynamism, resilience and ingenuity.

In September 2022, the Minister for Women established the Women's Economic Equality Taskforce. A group of eminent women were tasked with providing independent, ambitious and transformational advice to drive women's economic equality in Australia.

The Taskforce's role was to provide recommendations to inform the Federal Government's action to build economic equality for the ensuing decade. This work builds upon generations of leadership by Australian women in policy, research and advocacy spaces, which has given us insightful data and evidence to help

describe women's lived experiences and quantify dimensions of economic inequality. Despite decades' worth of effort and work, the policy, legislative and attitudinal shifts required for Australia to realise its full economic strength have not fully emerged.

At our first meeting, the Taskforce agreed that our early focus must be on improving the experiences of women doing it toughest, right now. Beyond hearing their stories of compounding disadvantages and their hopes and fears for the future, we learned that we needed to advocate for immediate and urgent action to make meaningful change.

In March 2023, we identified six priority areas for the Federal Budget, focusing on single mothers, young parents, childcare reform, and the wages and conditions of care workers. In June 2023, we provided advice on the design of a 26-week paid parental leave scheme. Following our advice, and the continued advocacy of so many others, we saw critical improvements to Parenting Payment Single, the abolition of ParentsNext and much-needed

enhancements to Paid Parental Leave and Child Care Payments. The Government should be congratulated on these important first steps. Yet, as we show in this report, so much more is required.

We have had conversations with hundreds of women and advocates around the country, who each shared their unique experiences. From women working in corporate Australia through to those in non-traditional occupations and sectors, women in casualised and precarious employment, First Nations women, women with disability, rural women, culturally and linguistically diverse women, migrant women, and those most vulnerable to poverty and disadvantage.

Taskforce members drew upon their own networks, experiences and expertise to bring the concerns of their communities to our attention, and they proposed and foregrounded their ideas for a modern economy and a fair society. I want to thank and recognise the generosity and determination of the women we met across the country who trusted us with their

experiences and hopes for a better future for themselves, their families and the nation.

In addition to examining complex, historic barriers to women's progress, we also convened roundtables of experts, sought specific evidence and data from the government and reviewed relevant reports produced by academics and civil society groups.

We have heard Australian women's call loud and clear. They are tired of waiting for action to feel safe and valued and have equal access to economic prosperity. They know their labour is essential to a well-functioning society and a resilient and dynamic economy. They talk about how they are systematically undervalued, underutilised and marginalised within current economic arrangements.

AUSTRALIAN WOMEN ARTICULATE CLEAR AND ACTIONABLE SHIFTS THAT WILL CREATE A FAIRER, STRONGER AUSTRALIA.

Women understand the influence of outdated gender norms on current policy settings that rely on assumptions that women will (or should) do the bulk of unpaid care and domestic work, have a disrupted career trajectory, earn less and accumulate fewer assets across their lifetimes. Young women particularly know they deserve better. They want to yield the benefits of their educations with fulfilling careers and reject the idea that they must choose between work and family life.^[2]

The seven primary recommendations in this report are evidence-based and actionable, and their outcomes will be measurable. We have been clear in this report that

the delivery of greater economic equality for women will require a decade of significant reforms. We have clarified that some reforms are urgent and demand immediate action, while others will be addressed in the near and long-term future. Our immediate and urgent actions will disrupt the compounding economic disadvantage accruing to women now and, longer term, will address systemic barriers that stymie the release of the full value of women's economic participation to the benefit of all Australians.

The government's commitments to women's economic equality have been evident in the measures in the Women's Budget Statements of October 2022 and May 2023. The benefits of purposeful action can already be seen in the reduction of the gender pay gap to 13 per cent. Our recommendations will pave the way for the next crucial steps.

In our interim advice to the government in March 2023, we recommended the raising of the base rate of income support and a review of the current system of indexation of payments and analysis as

to their adequacy. It was pleasing to see the response to this in the May 2023 Budget and we encourage the government to continue to review the adequacy of these payments.

We can't ignore the strong link between women's economic insecurity and violence. Australian women continue to experience shocking levels of violence and abuse, whether that's in their homes, workplaces or in the public realm.^[3] The Taskforce did not explicitly examine the incidence of violence experienced by women, but members were acutely aware of the deep and compounding impact of this on women's lifetime economic security. Work that's underway as part of the National Plan to End Violence Against Women and Children 2022-2032 must be coordinated with our findings and recommendations.

Our work has coincided with a challenging economic and fiscal context for Australian governments, businesses and households, yet we know that by acting now we will immediately unlock the latent value of women's economic participation and

create new pathways for addressing significant social and economic challenges, such as increasing poverty and growing inequality, a rapidly ageing population, harmful workplace cultures, inadequate quality childcare, pressures on single-parent households and critical skills shortages.

As we deliver this report, the Treasurer is releasing the Intergenerational Report which reveals the scale of productivity and innovation required to meet our country's future needs. We strongly believe that creating an economy that utilises the full capacity of Australian women is foundational for solving that challenge. The Taskforce also notes that our recommendations for economic equality will require commitment and resourcing of the National Strategy to Achieve Gender Equality to address the underlying bias at a whole-of-community level.

We thank the Minister for Women for her trust in the Taskforce. Her consistent call for a report that independently responds to the needs of a contemporary Australian society guided us in making these ambitious and transformational recommendations.

The Taskforce has resoundingly heard the voices of Australian women – they want action now. Global research shows us the social^[4] and economic^[5] value of acting now. In these challenging economic times, we require Government leadership to unlock the value women are wanting to create for the benefit of all Australians.

We have arrived at a moment of consequence where a genuine commitment to respecting women, and valuing and nurturing their economic contribution by removing systemic barriers, is vital.

Our report is the government's roadmap for the way forward.

I want to thank Chantelle Stratford and the Office for Women team who supported our work, and Meredith Turnbull for her indefatigable energy and commitment in ensuring we captured the essence of all our work in this report. I cannot express my gratitude enough to the members of the Taskforce for their determination and commitment to this complex work, their wisdom and courage, and the collegiate way in which we were able to agree on

a set of recommendations. It has been a privilege to chair this impressive group of wise and compassionate leaders.

Sam Mostyn AO

Chair,

Women's Economic Equality Taskforce

23 August 2023

REPORT

INTRODUCTION

Australia is currently held back from reaching its full social and economic potential by pervasive and systemic gender inequality. Entrenched and rigid gender norms and enduring bias maintain a social context where gender inequality is assumed, accepted and encoded in everyday life.^[6]

Current data shows that inequality is prevalent and persistent, and it impacts a woman's public and private experiences across her entire lifetime. Many women face even greater barriers and disadvantages because of their intersecting identities and experiences.

Women's economic inequality has become normalised and is often assumed to be 'natural' or the result of women's personal choices. There is clear evidence to show this thinking is out of step with the ambitions and interests of our highly educated female population and with forging a fair society. It also clashes with the development of a modern and vibrant global economy.

Australia faces several key economic challenges in the coming decade, including managing global economic uncertainty, inequality, geopolitical tensions, transitioning to clean energy while climate

change challenges our communities, an ageing population and rapid technological advances. These challenges also provide opportunities to shift Australia's economic policy settings and unlock the value of women's full economic participation.

THE CURRENT REALITIES:

This report identifies five economic pillars where gendered economic inequality is prevalent:

Care:

Australia relies on women to carry the greatest share of unpaid work in homes and families, while paid care work, which is often performed in feminised sectors, is low-quality and undervalued.

Work:

Women's labour force participation and workplace experience is typically worse than their male counterparts. It is characterised by disparity in paid working hours; vertical labour market stratification; horizontal labour market segmentation; the undervaluation of feminised work; insecurity and precarity; and discrimination and disrespect.

Education and Skills:

Australian women are highly educated, yet the influence of gendered norms shape the educational pathways and career opportunities available to girls, boys, women and men. Meanwhile, women experience incomplete and disrupted

learning across their lives as they juggle paid work, unpaid domestic labour, child-rearing and caring for others (e.g., ageing parents or grandparents).

Tax and Transfers:

There is currently a misaligned system that traps women in cycles of poverty and compounds exclusion from economic participation. The interactions between the tax and transfer system, combined with onerous eligibility requirements, often disincentivise women from full workforce participation, despite their desire to engage in paid work and forge flourishing careers.

Governments:

Currently, the government does not capitalise enough on its ability to lead positive change, including in its role as a policymaker, funder, investor, procurer of goods and services, and as a major employer. Some action taken by the government amplifies gender-based inequality.

CURRENT DATA SHOWS THAT INEQUALITY IS PREVALENT AND PERSISTENT, AND IT IMPACTS A WOMAN'S PUBLIC AND PRIVATE EXPERIENCES ACROSS HER ENTIRE LIFETIME.

Women's experiences of inequality have been well-understood and documented for decades by governments, academics, unions, businesses and civil society organisations. The evidence is clear and the case for change is powerful.

Economic inequality is not experienced in the same way by all women in all contexts. Current data shows that economic inequality has greater and compounding impacts for women whose experiences intersect with other forms of inequality, bias and discrimination. This includes

Aboriginal and Torres Strait Islanders, women with disability, LGBTIQ+ women and migrant women.^[7]

Women's economic inequality is compounded at other intersections too, including policy areas such as safety, justice, health and housing. These systems reflect the same gendered norms and bias that result in entrenched disadvantage and poorer outcomes for women.

Some of these serious and complex areas have specific plans, such as the National

Women's Health Strategy 2020-2030 and the National Plan to End Violence against Women and Children 2022-32, while the forthcoming National Strategy to Achieve Gender Equality will provide guidance for community action.

This report provides a snapshot of women's economic inequality and the current economic loss to Australia. It sets out an ambitious roadmap for a decade of repair, reform and renewal.

WHERE WE WANT TO GO:

A transformed and contemporary economy will be characterised by the following outcomes:

Care:

Unpaid care and domestic work in homes and families is shared, valued and understood to be a core element of our economy. Care economy sectors provide quality services for those engaging and offer fair pay and conditions for their workers.

Work:

Women can thrive in safe, respectful, secure, professionally paid work with access to high-quality flexibility in any sector or location. There is better alignment in the gendered distribution of paid and unpaid work leading to more options, higher incomes and better retirement savings for women.

Education and Skills:

Women have opportunities for education and to develop skills across a lifetime through accessible, flexible and affordable education and training programs.


Tax and Transfers:

The tax and transfer system encourages and incentivises equal economic participation and economic security across women's lifetimes.

Government:

The government operates in the interests of gender-equal outcomes by embedding and normalising gender-responsive budgeting and gender analysis, and plays a significant leadership role as a steward and advocate with other state and territory governments to embed gender equality into the policies and processes of all governments.

Progress towards these outcomes must be measured and reported annually to Parliament and the community, as described in recommendation 1.1.



CURRENT STATE OF WOMEN'S ECONOMIC INEQUALITY – EXAMINING THE DATA

The most recently available data shows that gender inequality is pervasive, persistent and impacts public and private domains throughout a woman's entire life course. Women experience a lifetime of economic inequality and insecurity, despite performing essential activities in paid and unpaid capacities. These activities include the care and education of children and the care of elderly people in both family life and in paid employment.

These activities enable our economy to function, yet this work is undervalued, insecure, often invisible and impedes women's capacity to accumulate wealth, progress in careers and have the same economic opportunities as men.

KEY DATA POINTS

1 Australia is held back from reaching its economic potential

Our nation's current systems place the needs and interests of men over those of women in public, professional and domestic realms. These outdated systems, policies and norms discount over 50 per cent of our population. This means we are underutilising the economic potential of more than 50 per cent of our community. Australia simply does not work without women's active participation in our society and workforces.

Key data confirms:

- Australian women are much less likely to work full-time than women in many other OECD countries.^[8]
- Despite women's increasing labour force participation rates, gender segregation persists across the economy. For example, 76.2 per cent of employees in the 'health care and social assistance' industry are female, and 86.5 per cent of employees in the 'construction industry' are male.^[9]
- We could add \$128 billion to the economy through boosting women's workforce participation and productivity growth if we tackle the factors holding women back.^[10]

**AUSTRALIA IS
UNDERUTILISING
50%
OF ITS ECONOMIC
POTENTIAL.**

2 We do not properly value feminised work, women's work, or women's careers

The COVID-19 pandemic demonstrated how vital women's labour, both paid and unpaid, is to society and the economy, and simultaneously exacerbated many of the gendered inequalities of the Australian labour market.^[11]

Despite women's work, both paid and unpaid, acting as the backbone of our economy during the COVID-19 pandemic, today women's work is still undervalued. The following data points demonstrate this in various different ways.

Feminised work:

- Women are more likely to be reliant on award-based, low-paid, insecure work, and tend to work fewer hours than men.^[12]
- Most casual workers are women, and some of the most highly feminised sectors are the most casualised – e.g., 42 per cent of disability support workers are casually employed.^[13]
- By the early years of primary school, gender stereotypes have already influenced children to aspire to traditionally male and female designated vocations.^[14]
- Women do the majority of formal care work, which is generally low paying – e.g. 92 per cent of early childhood education and care workers are women.^[15]

Gendered division of unpaid care and domestic work:

- Women spend 30.2 hours per week on unpaid care and housework, compared to men who spend 21.8 hours per week.^[16]
- In 2021, 80.4 per cent of lone-parent families were female.^[17]
- The care that women perform impacts on their capacity to engage in paid labour and on the volume of hours they can work: for example, while women's labour force participation rate (62.5 per cent) has risen considerably, it remains much lower than men's (71.3 per cent).^[18]
- Employed women work substantially fewer hours than men.^[19]
- 74.3 per cent of Carer Allowance payment recipients are female.^[20]

Gender pay gap:

- Due to a range of factors (including the historical undervaluation of female dominated industries and women being under-represented in managerial and leadership roles) women earn considerably less than men, even in industries where women are over-represented.
- The gender pay gap for mean adult weekly ordinary full-time earnings is 13.3 per cent, and the gender pay gap for mean weekly cash earnings for all employees is 28.1 per cent.^[21]
- Motherhood attracts a significant earnings penalty. Across the first five years of parenting their first child, women's earnings are reduced by 55 per cent on average. During the same time men's earnings remain unaffected.^[22]
- On average, women work 32.5 hours per week compared to 39.3 for men.^[23] A significant portion (57.32 per cent) of underemployed Australians are women.^[24] Women account for 70.4 per cent of the part-time workforce.^[25]
- Strong industry and occupational gender segregation persists.^[26] Women are largely working in the same jobs they did 35 years ago.^[27] The majority of employees continue to work in industries dominated by one gender. Only 46.5 per cent of employees work in 'gender-mixed' industries.^[28] Men still disproportionately hold managerial and leadership positions, even in female-dominated industries.^[29]
- In 2018, only 22 per cent of Australian start-ups were founded by women. In the 2022 financial year, only 0.7 per cent of private-sector funding secured by start-ups went to solely women-founded companies.^[30]

There is a pay gap of \$255.40 per week between men and women who work full-time hours.^[31] This is 'best-case scenario' in terms of a gap because it does not account for non-full-time work (mostly undertaken by women) or include calculations relating to overtime, bonuses and loadings (where men earn significantly more).

3 Gendered inequalities compound over the life course

Australia's social norms are visible in the persistent and pervasive discrimination faced by women each day and the unequal distribution of power, resources and opportunity between men and women.



30%

**OF AUSTRALIAN MEN
DON'T THINK GENDER
INEQUALITY EXISTS.**

These norms create and maintain an environment where women experience measurable and material disadvantages which compound over their lifetimes.

- On average, an Australian woman earns \$1 million less than an Australian man across her career.^[33]
- If current working patterns continue, the average 25-year-old woman today, who has at least one child, can expect to earn \$2 million less over lifetime than the average 25-year-old man who becomes a father.^[34]
- In the 2019-20 financial year, the median superannuation balance of women aged 65+ years was \$168,000 for women, compared to \$208,200 for men.^[35]

Despite this compelling evidence, there is still considerable resistance to change that would elevate women's social and economic position. This might be explained by the very powerful gender norms that operate in Australian society which minimise women's experiences of inequality.

- Australian men are more traditional in their gender attitudes than the global average, with 30 per cent of Australian men believing gender inequality doesn't really exist.^[36]

The current state of women's economic experiences clearly demonstrates economic inequality across a lifetime. As we look to a shared and rapidly evolving future, we must recognise the essential role of women in responding to future challenges, such as climate change or the skills shortage, with a more inclusive and fit-for-purpose economy that enables full participation by women.

RECOMMENDATIONS: A 10-YEAR PLAN FOR WOMEN'S ECONOMIC EQUALITY

The Taskforce has seven primary recommendations to the Government that will drive women's economic equality and contribute to a strong and globally competitive Australian economy. Each recommendation contains immediate actions for implementation, and medium- to long-term actions over the following years that will cumulatively drive Australia towards a stronger economy and gender equality over the coming decade.

RECOMMENDATION

1

The Australian Government must provide leadership and accountability for driving economic equality outcomes and embed gender equity into its decision making, budgeting and policy design, implementation and evaluation mechanisms.

IMMEDIATE ACTIONS:

- 1.1.** The Prime Minister and the Minister for Women will deliver an annual report to update the Australian Parliament on progress and effectiveness of Government actions taken to achieve economic equality and progress for women. They will also provide action plans for areas requiring further strengthening or improvement.

The Minister for Women should provide additional reporting on progress on priorities set out in the National Gender Equality Strategy.

- 1.2.** In line with OECD best practice, legislate to integrate gender impact assessment and gender-responsive processes into policy design, implementation and evaluation; legislative processes; and budgeting

to ensure the unique challenges faced by women, particularly diverse groups of women, are addressed and that gender equality is foregrounded in the work and investments of government. This requires an intersectional approach. The Government should improve, not worsen, the lives of women and this imperative should underpin the work of central and service delivery agencies (including in important areas such as employment and social services).

- 1.3.** Enable the Office for Women to align its work with leading international practice as a centre of expertise on gender equality in government. This Office must be appropriately funded to expand its capacity to design and inform policy and drive change in policy practice across the APS. The Office for Women must have the right skills, expertise and leadership, and be appropriately connected with the leadership of the broader APS to perform its functions with impact.

- 1.4.** Establish and resource an independent national women's economic equality advisory body to oversee the recommendations in this report, work collaboratively with other gender equality advisory bodies (such as in health and violence prevention), provide independent advice to the government on policy priorities and progress women's economic equality over a 10-year horizon.

- 1.5.** Improve the use of the data that's currently available, collect new data where needed and build the right tools to present an accurate and nuanced understanding of the dimensions of gendered economic inequality in Australia and the needs of women experiencing disadvantage. This includes setting an expectation of evidence-based policy development and investing in the data capabilities of the APS to build, collect and use gender-disaggregated data sets.

LONG-TERM ACTIONS:

- 1.6.** Invest in sustained gender-equality capability improvement initiatives within the APS. These initiatives should focus on developing comprehensive and tailored training programs on gender analysis of policy design, implementation and assessment catering to the specific needs and remit of different agencies and their policy end-users.
- 1.7.** Model leading practice in gender-equitable and diverse employment in the APS by taking action to improve the gender pay gap; address occupational and portfolio-based gender segregation; achieve and maintain gender balance and broader diversity in the ranks of the Senior Executive Service; provide and encourage access to high-quality, secure, flexible work; and increase men's uptake of flexible work and care-focused leave (such as paid parental leave and carer's leave).
- 1.8.** Establish an independent inquiry into the social security system and broader legislative frameworks (including the family law system) using a gender impact assessment framework to understand where systems, rules and practices reduce women's safety and enable post-separation violence and coercive control. This needs to include existing practices that do not entirely or only partially fulfil their stated aim.

RECOMMENDATION

2

The Australian Government must invest in policies and programs that recognise the economic importance and value of care work in Australia and help families to better share caring responsibilities.

IMMEDIATE ACTIONS:

- 2.1.** Legislate to establish and invest in universal, high-quality and affordable early childhood education and care. This needs to meet the needs of modern families, be culturally appropriate and be delivered by highly skilled, securely employed and well-paid employees.
- 2.2.** Abolish the Child Care Subsidy Activity Test, as an immediate first step towards universal access to early education for Australian children.
- 2.3.** Support applications in the Fair Work jurisdiction that seek to raise the wages and improve the job quality of early childhood educators. As a step to remedying historical undervaluation of educators' work, ensure that the outcomes of these cases are fully funded.
- 2.4.** Strengthen rights and protections for working parents and carers and ensure workers can access parental leave entitlements and high-quality, flexible work arrangements. Importantly, we need to ensure they are not discriminated against when seeking to use those entitlements.
- 2.5.** Fully implement the National Care and Support Economy Strategy and develop policies that improve care workers' wages, security and safety of their work, and recognises their work as a critical part of our society. This includes ensuring fair remuneration, access to professional development opportunities and mechanisms for career progression. The government also needs to design a strategy to address gender imbalance across the full spectrum of the care sector.
- 2.6.** Legislate the payment of superannuation on all forms of paid parental leave.

LONG-TERM ACTIONS:

- 2.7.** Extend the Paid Parental Leave (PPL) scheme by phasing the entitlement up to 52 weeks and boosting the quantum of payments to reach a replacement wage and ensure the scheme incentivises men's use of PPL. (The Business Council of Australia strongly supports in principle strengthening the PPL scheme and have developed their own preferred model.^[37])
- 2.8.** Elevate the status of care work and attract a diverse and skilled workforce by valuing and adequately compensating care workers, including by supporting relevant Fair Work Commission cases and committing to fund their outcomes.

RECOMMENDATION

3

The Australian Government must utilise its legislative, regulatory and spending powers to ensure all Australian workplaces create safe, secure, flexible and equitable work opportunities that support women's economic participation.

IMMEDIATE ACTIONS:

- 3.1.** Implement all the Respect@Work and Set the Standard Report recommendations and monitor their impact in proactively facilitating safe workplaces for Australian women.
 - 3.2.** Build the supply of good, secure jobs for women and address insecure work by providing stronger protections for workers employed in insecure work.
 - 3.3.** Boost the availability of high-quality flexible working (rather than precarious forms); strengthen the rights of employees to flexible work and family-friendly working arrangements; introduce workplace protections for reproductive health, e.g., the ability to request flexible working arrangements; and implement reasonable adjustments and take new forms of leave.
 - 3.4.** Harmonise anti-discrimination and industrial legislation to include positive, enforceable legal duties on employers to eliminate discrimination and harassment and advance gender equality, including a positive duty on employers to reasonably accommodate the needs of workers who are pregnant and/or have family responsibilities.
 - 3.5.** Ensure that minimum and award wage setting processes take into account what would be considered an appropriate living wage for employees.
 - 3.6.** Encourage employers to set gender equality targets and strengthen the Workplace Gender Equality Agency reporting obligations to include meaningful benchmarks against which to measure progress towards gender equality year-on-year.
 - 3.7.** Strengthen the capacity of women to access representation from appropriate organisations and services when they wish to take action regarding discrimination within industrial jurisdictions.
 - 3.8.** Ensure that government funding of sectors and services facilitates the availability of high-quality and secure work in these areas. This will mean that funding is adequate to support living wages, decent work and the capacity to progress and develop in careers, e.g., in the early-childhood education and care, aged care and disability support sectors.
- This means ensuring that important institutions such as the Office of the Sex Discrimination Commission and the specialist panels in the Fair Work Commission are appropriately resourced to meet demand.

RECOMMENDATION

4

The Australian Government must provide women in Australia with lifelong, accessible, flexible and affordable education and skill building. They must also remove existing disincentives and inequities that perpetuate industry and occupational segregation and sustained pay and wealth gaps.

IMMEDIATE ACTIONS:

- 4.1.** Work with industry, unions and other stakeholders – including employer associations, professional associations and advocacy groups – to establish or scale programs that support women to enter and flourish in traditionally male-dominated sectors of employment.

Investigate mechanisms to generate better impact from current government investments aimed at boosting participation in these sectors, including strategically aligning government programs, evaluating the effectiveness of investments, and experimenting with and evaluating new approaches.

- 4.2.** Reimagine the recently abolished ParentsNext program and co-design new offerings in conjunction with

single mothers, the predominant policy target. Focus on maximising support to single mothers and capacity building of existing community services.

- 4.3.** Address work respect, health and safety barriers for women in male-dominated industries, such as gendered violence, lack of access to safe, secure and dedicated facilities for women (such as toilets and changing rooms); and a lack of appropriate, suitable personal protective equipment, tools and clothing.
- 4.4.** Invest in education in early childhood, schools and tertiary education systems to deliver opportunities for girls and women that will enable them to participate in every aspect of economic, social and cultural life.
- 4.5.** Ensure that teaching and nursing students can complete their studies without financial penalty by requiring that they are paid for their mandatory placements.

- 4.6.** Develop a national strategy and invest in action to close the First Nations employment gap (as per Closing the Gap Targets 7 and 8) with a focus on meaningful, skilled and well-paid employment for First Nations women. Increase funding in Indigenous Employment Programs run by Aboriginal Community-Controlled Community Organisations.

LONGER-TERM ACTION:

- 4.7.** Trial a program with a cohort of older Australian women returning to the workforce and looking to upskill. As part of the trial, create a pathway for women to engage with a wide range of courses from pre-approved providers.

RECOMMENDATION

5

The Australian Government must undertake a long-term, targeted and deliberate investment program to ensure women are leading and building the economy in equal measure to men.

IMMEDIATE ACTIONS:

- 5.1.** Leverage the government's purchasing power to incentivise and support businesses committed to – and demonstrating positive action to achieve – inclusive and equitable employment practices.

This should prioritise awarding contracts to businesses that deliver positive action in areas including pay equity, addressing gender segregation and segmentation, building respectful workplace cultures and leveraging workplace diversity and inclusion.

Additionally, ensure that government funding of services and sectors (such as through the provision of care services) lifts the quality of jobs rather than entrenches inequalities.

Incorporate these principles, priorities and effective compliance into the Commonwealth Procurement Rules.

- 5.2.** Continue to invest in programs to increase the proportion of women in Parliament, government boards and community leadership roles.

LONG-TERM ACTIONS:

- 5.3.** Develop programs that encourage women's equal participation and flourishing careers in emerging industries such as clean energy, new technologies, climate-positive industries, digital, cybersecurity and artificial intelligence (AI) development. Additionally, increase women's access to seed funding and capital for entrepreneurial initiatives.
- 5.4.** Develop an inclusive procurement policy that prioritises awarding contracts to businesses that demonstrate positive action in gender equality, pay equity, and

diversity, equity and inclusion. This could include setting targets for the number of women employed/engaged through government-issued contracts, particularly for services in male-dominated industries.

- 5.5.** Establish a supplier diversity program to actively seek out and support businesses owned by women, minority groups and other under-represented groups, to build their capability and capacity to bid competitively for government procurement and contracts.

RECOMMENDATION

6

The Government must ensure that women have financial security across their lives and are increasingly building lifetime wealth and economic equality.

IMMEDIATE ACTIONS:

- 6.1.** Co-design a comprehensive financial support program for victim-survivors of domestic and family violence that enables them to leave violence, re-establish safe and stable housing and focus on recovery without incurring financial losses. This new program should build on the trial [Escaping Violence Payment program](#).^[38]
- 6.2.** Ensure financial literacy programs are part of the curriculum for all high school students to enable young people to understand the basic concepts of managing personal finances, building personal wealth and the life states and choices that can have a significant impact on economic security.

LONG-TERM ACTIONS:

- 6.3.** Review the taxation and transfer systems with a gender lens to identify negative gender biases and examine options to address the high Effective Marginal Tax Rates (EMTRs) experienced by women.
- 6.4.** Require banks and financial services to continue to develop financial products and services specifically for the needs of women across their life course, that are free or very low-cost. This includes for women escaping domestic and family violence, buying a home, experiencing divorce and/or retirement planning.
- 6.5.** Remove the Child Support Maintenance Income Test (MIT) from the Family Tax Benefit Part A (FTBA) calculation, to establish certainty of FTBA payments for financially vulnerable families and to prevent child support from being used as a tool of financial abuse.
- 6.6.** Reduce the financial penalty from caring responsibilities, such as carers' tax offsets upon re-entering paid work, and pausing indexation on HECS-HELP debts for periods of time away from paid work.

Introduce regulation and/or initiatives to ensure the needs of women are protected when using specific financial services, including those that have harsh penalties and consequences, such as Buy-Now-Pay-Later schemes.

RECOMMENDATION

7

The Australian Government must invest in programs to address community attitudes and bias that prevent women's full economic participation across a lifetime.

IMMEDIATE ACTIONS:

- 7.1.** Implement and resource the National Strategy to Achieve Gender Equality, ensuring community attitudes and biases are addressed, through evidence-based practice, at both a whole-of-population, community and industry level. Build a comprehensive research agenda to inform normative change and measure progress.
- 7.2.** Work with the e-Safety Commissioner to design initiatives to address how online experiences shape attitudes towards gender equality and support women and men's equal place in society, with a particular focus on young people's experiences online.
- 7.3.** Demonstrate international leadership through participation in regional and multilateral fora to counter anti-gender equality sentiment globally and use Australia's position to advocate for the safety, health and economic outcomes of women and girls globally.
- 7.4.** Resource critical women's advocacy work, such as the National Women's Alliances or similar models, to provide a consultative mechanism to elevate the voices of diverse women and girls around the country. These advocacy groups should also provide advice on policy priorities to improve women's economic equality and life outcomes, including by working with the National Women's Economic Equality Advisory Body (recommendation 1.4).
- 7.5.** The proposed (recommendation 1.4) National Women's Economic Equality Advisory body to meet annually with other women's advisory committees and councils, such as those appointed to oversee the National Women's Health Strategy 2020-2030 and the National Plan to End Violence against Women and Children 2022-32.

RECOMMENDATIONS APPENDIX



RECOMMENDATION

1

The Australian Government must provide leadership and accountability for driving economic equality outcomes and embed gender equity into its decision making, budgeting and policy design, implementation and evaluation mechanisms.

IMMEDIATE ACTIONS:

- 1.1.** The Prime Minister and the Minister for Women will deliver an annual report to update the Australian Parliament on progress and effectiveness of Government actions taken to achieve economic equality and progress for women. They will also provide action plans for areas requiring further strengthening or improvement.

The Minister for Women should provide additional reporting on progress on priorities set out in the National Gender Equality Strategy.

- 1.2.** In line with OECD best practice, legislate to integrate gender impact assessment and gender-responsive processes into policy design, implementation and evaluation; legislative processes; and budgeting

to ensure the unique challenges faced by women, particularly diverse groups of women, are addressed and that gender equality is foregrounded in the work and investments of government. This requires an intersectional approach. The Government should improve, not worsen, the lives of women and this imperative should underpin the work of central and service delivery agencies (including in important areas such as employment and social services).

- 1.3.** Enable the Office for Women to align its work with leading international practice as a centre of expertise on gender equality in government. This Office must be appropriately funded to expand its capacity to design and inform policy and drive change in policy practice across the APS.

The Office for Women must have the right skills, expertise and leadership, and be appropriately connected with the leadership of the broader APS to perform its functions with impact.

- 1.4.** Establish and resource an independent national women's economic equality advisory body to oversee the recommendations in this report, work collaboratively with other gender equality advisory bodies (such as in health and violence prevention), provide independent advice to the government on policy priorities and progress women's economic equality over a 10-year horizon.

- 1.5.** Improve the use of the data that's currently available, collect new data where needed and build the right tools to present an accurate and nuanced understanding of the dimensions of gendered economic inequality in Australia and the needs of women experiencing disadvantage. This includes setting an expectation of evidence-based policy development and investing in the data capabilities of the APS to build, collect and use gender-disaggregated data sets.

LONG-TERM ACTIONS:

- 1.6.** Invest in sustained gender-equality capability improvement initiatives within the APS. These initiatives should focus on developing comprehensive and tailored training programs on gender analysis of policy design, implementation and assessment catering to the specific needs and remit of different agencies and their policy end-users.
- 1.7.** Model leading practice in gender-equitable and diverse employment in the APS by taking action to improve the gender pay gap; address occupational and portfolio-based gender segregation; achieve and maintain gender balance and broader diversity in the ranks of the Senior Executive Service; provide and encourage access to high-quality, secure, flexible work; and increase men's uptake of flexible work and care-focused leave (such as paid parental leave and carer's leave).
- 1.8.** Establish an independent inquiry into the social security system and broader legislative frameworks (including the family law system) using a gender impact assessment framework to understand where systems, rules and practices reduce women's safety and enable post-separation violence and coercive control. This needs to include existing practices that do not entirely or only partially fulfil their stated aim.

SUPPORTING INFORMATION

The [OECD](#)^[39] has identified Parliaments and legislative bodies as the key actors to realise gender equality. Some examples of international best-practice includes:

- The Swedish Parliament's adoption of the action program for gender equality for the 2014-2018 electoral period, which meant that a representative from each party is responsible for implementing the program with the goal of creating a gender-aware parliament.
- Ireland's Joint Parliamentary Committee and the European Court of Auditors' Audit on Gender Mainstreaming are good examples of providing institutional oversight for gender equality goals.^[40]
- In Spain, the legislative framework requires the government to submit a Gender Impact Report of draft provisions to the Council of Ministers. This has

ensured an enduring requirement despite changes due to political cycles. Through an interactive website, Spanish citizens can access data from the Gender Impact Report, increasing transparency and public accessibility to gender budgeting information.^[41]

International best-practice approaches show that legislation is powerful for ensuring the success and longevity of Gender Responsive Budgeting and Gender Impact Analysis. There are many different models that suit the cultural and administrative context of the jurisdictions. Seventeen OECD countries have implemented gender budgeting, including the countries with the top three rankings in the World Economic Forum's Global Gender Gap Report (Iceland, Norway, Finland).

The OECD recommends that gender budgeting efforts must be underpinned by a strong political and administrative leadership model mirroring the roles, responsibilities and coordination mechanisms outlined in a Gender Equality Strategy, to ensure a whole-of-government approach.

Iceland, which is the top-ranked country for gender equality, has a national gender equality strategy guiding the implementation of gender budgeting; legal provisions underpinning the practice; and the general availability of gender-disaggregated data. It has legislation on equal status and equal rights irrespective of gender, on gender autonomy, as well as for equal access and treatment in the labour market. The implementation of the legislation is monitored by The Directorate of Equality, a special institution under the administration of the Prime Minister.

A well-resourced Office for Women can ensure that gender equality is embedded across the Budget process, including through supporting the Australian Public Service (APS) to uplift gender analysis capability. The Office for Women has recently released a guide on including gender in policymaking to uplift the capability of the Australian Public Service in conducting a gender analysis, and engages with agencies to assist in capability uplift.

Gender impact analysis and gender-responsive budgeting processes require robust gender-disaggregated data, analysis and research. Key actions to consider for effective measuring progress towards gender equality, according to the OECD, is the requirement of data disaggregation by gender, as well as the incorporation of a gender perspective within national statistical legislation.^[42]

The Australian Public Service Commission has noted gender data as a key action area in its Australian Public Service Gender Equality Strategy.^[43] This aims to build the capacity of APS departments to build their capacity and capability to collect, analyse and publish gender-disaggregated data to be used by the public service.

The Department of the Prime Minister and Cabinet and the Australian Bureau of Statistics have convened the Gender Data Steering Group, which is working to maximise the impact of the government's major data holdings as an evidence base for gender equality policy.

INTERNATIONAL BEST-PRACTICE APPROACHES SHOW THAT LEGISLATION IS POWERFUL FOR ENSURING THE SUCCESS AND LONGEVITY OF GENDER-RESPONSIVE BUDGETING AND GENDER IMPACT ANALYSIS.

More broadly, APS data capability is a key element of the Government's APS reform agenda and will ensure that the APS has the right capability, tools and processes to provide high-quality analysis and advice.

Nearly three in five APS employees are women. Women comprise 50 per cent of the total Senior Executive Service staff.^[44] Proportionately there are now more women in the APS (60.2 per cent) compared to the Australian labour market (47 per cent). The APS has become an employer of choice for women, where women account for almost

three in every five new ongoing recruits.^[45] The gender pay gap in the APS is less than half of the national gender pay gap (based on 2020 APS figures).^[46] The APS must continue to be a model employer, demonstrating national leadership on gender equality.

The introduction of Gender Responsive Budgeting and analysis on new policy proposals is a positive step towards gender equality. However, it will not apply to existing policies. The social security system is an example of where a review

from a gendered lens could reveal differing impacts.

The Interim Report of the Economic Inclusion Advisory Committee found that the current rates of social security payments for JobSeeker Payment and related non-pension payments for working-age Australians are seriously inadequate, whether measured relative to National Minimum Wages, in comparison with pensions, or measured against a range of income poverty measures.^[47]

People receiving these payments face the highest levels of financial stress in the Australian community.^[48]

Most people accessing income support are women (58 per cent). Women and girls are more likely to live in poverty than men (53 per cent compared to 47 per cent) – households whose main earner is a woman have a higher average poverty rate than households headed by a male main earner (19 per cent compared to 10 per cent).^[49]

Over a third of people in households whose main income came from income support

(35 per cent) were in poverty in 2019-20. People in households relying mainly on income support payments are five times more likely to be in poverty than those relying on wages (35 per cent compared with seven per cent). In 2019-20, the average poverty gap for income support households was \$197 per week.^[50]

Long-term reliance on income support increases the risks of poor health, low self-esteem and social isolation which can have intergenerational effects. A significant proportion of people from disadvantaged communities experience multiple disadvantages, which affects their ability to participate socially and economically in their community.^[51]

RECOMMENDATION

2

The Australian Government must invest in policies and programs that recognise the economic importance and value of care work in Australia and help families to better share caring responsibilities.

IMMEDIATE ACTIONS:

- 2.1.** Legislate to establish and invest in universal, high-quality and affordable early childhood education and care. This needs to meet the needs of modern families, be culturally appropriate and be delivered by highly skilled, securely employed and well-paid employees.
- 2.2.** Abolish the Child Care Subsidy Activity Test, as an immediate first step towards universal access to early education for Australian children.
- 2.3.** Support applications in the Fair Work jurisdiction that seek to raise the wages and improve the job quality of early childhood educators. As a step to remedying historical undervaluation of educators' work, ensure that the outcomes of these cases are fully funded.
- 2.4.** Strengthen rights and protections for working parents and carers and ensure workers can access parental leave entitlements and high-quality, flexible work arrangements. Importantly, we need to ensure they are not discriminated against when seeking to use those entitlements.
- 2.5.** Fully implement the National Care and Support Economy Strategy and develop policies that improve care workers' wages, security and safety of their work, and recognises their work as a critical part of our society. This includes ensuring fair remuneration, access to professional development opportunities and mechanisms for career progression. The government also needs to design a strategy to address gender imbalance across the full spectrum of the care sector.
- 2.6.** Legislate the payment of superannuation on all forms of paid parental leave.

LONG-TERM ACTIONS:

- 2.7.** Extend the Paid Parental Leave (PPL) scheme by phasing the entitlement up to 52 weeks and boosting the quantum of payments to reach a replacement wage and ensure the scheme incentivises men's use of PPL. (The Business Council of Australia strongly supports in principle strengthening the PPL scheme and have developed their own preferred model.^[37])
- 2.8.** Elevate the status of care work and attract a diverse and skilled workforce by valuing and adequately compensating care workers, including by supporting relevant Fair Work Commission cases and committing to fund their outcomes.

SUPPORTING INFORMATION

The care and support economy is a significant contributor to employment, economic growth and societal wellbeing in Australia. The value of unpaid labour that takes place within households, which is overwhelmingly performed by women, is not captured in our Gross Domestic Product calculation. This means the socio-economic value of this unpaid care to the Australian economy is not always visible or appreciated.^[53]

Submissions to the Employment White Paper, from care and support sector services, worker representatives and community organisations, emphasised that low social status, low pay and persisting assumptions that this type of work is unskilled contribute to the undervaluation of these workers.^[54]

HESTA's 2021 State of the Sector report showed that one in five survey respondents intended to leave the ECEC sector due to low pay and a lack of career development opportunities,^[55] and one in three felt that the sector was undervalued by society.^[56] Of the respondents surveyed, 95 per cent were women.^[57] While pay for care and support jobs varied by role, 95 per cent of workers were earning at rates below the Australian average.^[58]

The National Strategy for the Care and Support Economy will set a road map of actions towards a sustainable and productive care and support economy that delivers quality care with secure, safe jobs with decent wages.

The care economy in Australia comprises a range of sectors that provide care to people of various ages and abilities, such as aged, disability, veterans, and early childhood education and care.^[59] These workforces are female-dominated, low paid relative to other industries, and have high rates of casual and part-time work.

Childcare challenges

The Australian Childcare Alliance states that at least 10,000 additional teachers and educators are needed to address urgent supply shortages.^[60] However, this only addresses the immediate-term pressures and does not reflect the much larger expansion that would be needed to achieve universal provision.

The Australia Institute suggests that for Australia to have an early childhood education and care (ECEC) system comparable in size to OECD counterparts (some of which have universal provision), the VET system would need to produce 48,000 new ECEC graduates per year by 2030. From 2015-2018, there was an average of 35,000 graduates per year.^[61]

Other facts worth considering include:

- The average tenure for paid ECEC contact staff is just four years.^[62]
- Centres are currently unable to meet staff ratio and qualification requirements due to costs and shortages. As at July 2021, 11.7 per cent of long day care services were operating with temporary waivers for one or more staffing requirements under the National Quality Framework.^[63]
- The Australian Competition and Consumer Commission’s (ACCC’s) interim report ^[64] shows that households in the lowest income bracket pay the largest proportion of their income on child care out-of-pocket fees.
- Australia’s ECEC is among the most expensive in the OECD, and Australia has the third lowest rate of maternal full-time employment across OECD countries.^[65]
- The Mitchell Institute found that women with children under age five, who live in an area without childcare facilities, have lower levels of workforce participation.^[66]

Impact Economics and Policy, a consultancy, estimates that the current activity test for the Child Care Subsidy limits access to subsidised childcare and is contributing to at least 126,000 children from the poorest households missing out on critical early childhood education and care. As a result, these children are more likely to start school behind their peers, with many never catching up.^[67]

Accounting for positive and negative impacts on women’s workforce participation, the report estimates that removing the activity test would increase participation by between 9,840 and 81,680 women. Taking a mid-range estimate would see participation rise by 39,620 and boost GDP by \$4.5 billion per year. Impact Economics and Policy argues that this would offset the direct costs to Government from abolishing the test – estimated at \$1.3 billion in 2023-24.^[68]

Removing the activity test for access to the Child Care Subsidy may also deliver the following benefits:

- Greater access for children from low-income families to early education and care
- Improved participation for low-income parents that are currently dissuaded from work due to the uncertainty created by the activity test and risk of incurring debts with Centrelink
- Reduced red tape for Government and providers, improving the efficiency of the system.^[69]

ABS data from 2020-21^[70] showed 24.7 per cent of respondents cited ‘caring for children’ as the main reason they were not available for work. Women of all ages are spending nine more hours per week, on average, on unpaid care and work than men.^[71]

Paid parental leave

Gendered expectations and actions around care within families occur as soon as a baby is born. In Australia, most employers offer paid parental leave, such as primary carer's leave, secondary carer's leave or parental leave, which replaces an employee's regular salary following the birth or adoption of a child.^[72] This paid parental leave is generally offered for a specified period of time and within a specific timeframe. Employer-funded paid parental leave is not a legislative requirement for employers in Australia, but it's often regulated through industrial agreements or organisational policies.

There is a strong business case for paid parental leave, as a cost-effective means of retaining valued employees and as one initiative that may assist employees to return to work after parental leave.^[73]

The availability of paid parental leave links to an increase in job satisfaction as well as an increase in employee productivity and loyalty. Other ways that paid parental leave benefits organisations include:

- Increasing the number of employees returning to work after parental leave
- Reducing recruitment and training costs
- Improving staff morale and productivity levels
- Providing a cost-effective means of retaining skilled staff
- Improving organisational efficiency through the benefits of long service, for example, institutional memory, industry knowledge, and retained networks and contacts.^[74]

According to the OECD's key characteristics of parental leave systems data, the global average of total paid leave entitlements available to mothers is 54.1 weeks. Australia is currently offering 20 weeks as of August 2023,^[75] with plans to increase this to 26 weeks by 2026.

The wealth and superannuation gap

In July 2020, the Treasury Retirement Income Review found that the main driver of the superannuation gap at retirement was the gap between men and women's working-life earnings, reflecting women's accumulated economic disadvantages.^[76] The gap between men and women's working-life earnings occurred because women worked in lower paid roles and industries, and therefore have an increased likelihood of taking on part-time or casual employment. They are also taking career breaks to care for others, face discrimination and harassment in the workforce, and are more likely to experience family and domestic violence.^[77]

When a number of these factors occur throughout a working life, as they often do for women with children, the lower earnings accumulate and exacerbate the superannuation gap at retirement.^[78] The Retirement Income Review^[79] found that if superannuation was paid on Government Parental Leave Pay, the median female earner would receive an additional 0.17 per cent in annual retirement income.

An inequitable labour market and household dynamics have resulted in a superannuation gap of approximately 23 per cent at retirement age. At 60–64 years-old, the average man has approximately \$181,000 in superannuation, while the average woman has \$139,000.^[80]

Current settings see compulsory superannuation contributions rising from 9.5 per cent of wages to 12 per cent by 2025, in addition to encouragement to increase voluntary contributions. However, as pointed out by the Grattan Institute and the Government's Retirement Income Review, higher super contributions are ultimately funded by lower wages, thereby making women poorer before they reach retirement.

Women are also more likely to rely on the age pension in retirement, given lower superannuation balances and longer life expectancies.

The *Fair Work Legislation Amendment (Protecting Worker Entitlements) Act 2023* strengthens access to unpaid parental leave and helps families share work and caring responsibilities. The changes commencing on 1 July 2023 included:

- Increasing flexibility for working parents by allowing them to take up to 100 days of their 12-month unpaid parental leave entitlement flexibly (up from 30 days).
- Allowing pregnant employees to access their flexible leave entitlement up to six weeks before the expected date of birth of their child.
- Removing restrictions that prevent employees who are married or in a de facto relationship from taking more than eight weeks of unpaid parental leave at the same time.
- Ensuring both parents can take up to 12 months of unpaid parental leave, regardless of the amount of leave the other parent takes. Further, both parents can request an extension of up to 12 months, without impacting the amount of leave available to the other parent.

WOMEN OF ALL AGES ARE SPENDING NINE MORE HOURS PER WEEK, ON AVERAGE, ON UNPAID CARE AND WORK THAN MEN.^[71]

RECOMMENDATION

3

The Australian Government must utilise its legislative, regulatory and spending powers to ensure all Australian workplaces create safe, secure, flexible and equitable work opportunities that support women's economic participation.

IMMEDIATE ACTIONS:

- 3.1.** Implement all the Respect@Work and Set the Standard Report recommendations and monitor their impact in proactively facilitating safe workplaces for Australian women.
 - 3.2.** Build the supply of good, secure jobs for women and address insecure work by providing stronger protections for workers employed in insecure work.
 - 3.3.** Boost the availability of high-quality flexible working (rather than precarious forms); strengthen the rights of employees to flexible work and family-friendly working arrangements; introduce workplace protections for reproductive health, e.g., the ability to request flexible working arrangements; and implement reasonable adjustments and take new forms of leave.
 - 3.4.** Harmonise anti-discrimination and industrial legislation to include positive, enforceable legal duties on employers to eliminate discrimination and harassment and advance gender equality, including a positive duty on employers to reasonably accommodate the needs of workers who are pregnant and/or have family responsibilities.
 - 3.5.** Ensure that minimum and award wage setting processes take into account what would be considered an appropriate living wage for employees.
 - 3.6.** Encourage employers to set gender equality targets and strengthen the Workplace Gender Equality Agency reporting obligations to include meaningful benchmarks against which to measure progress towards gender equality year-on-year.
 - 3.7.** Strengthen the capacity of women to access representation from appropriate organisations and services when they wish to take action regarding discrimination within industrial jurisdictions.
 - 3.8.** Ensure that government funding of sectors and services facilitates the availability of high-quality and secure work in these areas. This will mean that funding is adequate to support living wages, decent work and the capacity to progress and develop in careers, e.g., in the early-childhood education and care, aged care and disability support sectors.
- This means ensuring that important institutions such as the Office of the Sex Discrimination Commission and the specialist panels in the Fair Work Commission are appropriately resourced to meet demand.

SUPPORTING INFORMATION

All Australians deserve to feel safe in their workplace. Many women are still not safe at work, and this has long-term negative impacts on their health, wellbeing, career progression and economic equality.

A study by Deloitte Access Economics found that workplace sexual harassment cost the Australian economy an estimated \$3.8 billion in 2018, with each case of harassment representing around four working days of lost output.^[81]

Over half (51 per cent) of all people interviewed as part of the Independent Review into Commonwealth Parliamentary Workplaces and who worked in Commonwealth parliamentary workplaces have experienced at least one incident of bullying, sexual harassment or actual/attempted sexual assault in

a Commonwealth parliamentary workplace.^[82] In addition to this, over three-quarters (77 per cent) of people working in these workplaces experienced, witnessed or heard about bullying, sexual harassment and/or actual or attempted sexual assault in Commonwealth parliamentary workplaces.^[83]

The Government is committed to implementing all 28 recommendations of the Set the Standard report. In August 2023, it introduced a Bill to establish the Parliamentary Workplace Support Service as an independent statutory agency.

It is critical that women in all Australian workplaces have somewhere to turn to if they are experiencing discrimination or harassment in the workplace. The Government has committed \$32 million to establish Working Women's Centres in all states and territories. These will provide free advice and assistance to women on issues including workplace sexual harassment, discrimination and wage theft.^[84]

Insecure and casual work can create issues around sufficient and predictable hours and job security. This can impact people's quality of life with regards to the ability to balance work and family and care responsibilities, connections with community, and individual wellbeing. While casual work can offer flexibility to manage unpaid caring responsibilities, it's also often less secure and lower paid, with less opportunity for career progression.^[85]

Women's employment types:

- As of June 2023, Women made up 39.3 per cent of all full-time workers and 67.3 per cent of all part-time workers.^[86]
- As of May 2023, women represent 53.2 per cent of all casual employees.^[87]
- As of August 2022, women make up 61.5 per cent of all employees on a fixed-term contract.^[88]
- Part-time and casual work offer flexibility to manage unpaid caring responsibilities, but are also less secure and lower paid, with less opportunity for career progression.

Women are more likely to be in casual or insecure work.^[89] Rates of insecure work in Australia are higher amongst cohorts who are socially and economically disadvantaged, including women, young people, Aboriginal and Torres Strait Islander peoples, migrants, and people with disability.^[90]

Remote working and other flexible working practices can be key enablers of gender equality, supporting more women to stay in the workforce, and more men to take on a greater share of caring responsibilities. Mainstreaming flexible work to attract and retain diverse talent is crucial to future-proofing the workplace and the Australian economy.^[91]

Women are nearly three times more likely to use a flexible working arrangement to manage caring responsibilities than men (80 per cent compared to 28 per cent).^[92] Women with young children are much more likely to be working flexibly (part-time, flexible working arrangements or from home) than men with young children.

About 80 per cent of mothers with a child under two who had returned to work were using some form of flexible working arrangement to manage caring responsibilities, compared to just 28 per cent of fathers and partners. Moreover, more than three-quarters of women with a child under two who work flexibly are working part-time, compared to 11 per cent for men.^[93]

Organisations such as Chief Executive Women have long advocated for improved policy settings to improve women's workforce participation and experiences.^[94] This includes universal and quality ECEC, providing superannuation for carers, extending the Commonwealth Paid Parental Scheme to promote shared care, increasing the role of women in leadership and tackling workplace sexual harassment. These are necessary inputs to create safe and secure work for women.

Male-dominated industries are much more likely to employ full-time workers than part-time or casual workers; industries such as mining, agriculture, fishing and forestry, transport, postal and warehousing

have the highest average full-time hours.^[95] An Australian Human Rights Commission report released prior to the COVID-19 pandemic, found 27 per cent of men who worked flexibly reported experiencing discrimination for being 'less dedicated' to their careers.

Men are penalised financially for taking up flexible work, with men who work part-time having lower rates of pay on average than women who work part time.^[96] Men are also much more likely to have their request for flexibility denied, (17.4 per cent compared to 9.8 per cent for women).^[97]

In 2021-22, 82 per cent of organisations reporting to the Workplace Gender Equality Agency (WGEA) had a formal policy on flexibility.^[98] While access to most forms of flexibility has remained relatively constant since 2001, access to remote working increased significantly during the COVID-19 pandemic and has continued to grow.^[99] Nearly 70 per cent of men and women agree that men taking up flexible arrangements is critical to reduce stigma around flexibility, make flexibility less detrimental to those who

use it, and encourage take up.^[100] WGEA data shows that in 2019, while 70 per cent of workplaces had a flexible work policy in place, only two per cent had targets for men's engagement in flexible work.^[101]

The impacts of the Secure Jobs, Better Pay Bill

The Government recently passed the Fair Work Legislation Amendment (Secure Jobs, Better Pay) Act 2022. This legislation amends the Fair Work Act to change a number of existing rules and introduces a range of new workplace laws. From 6 June 2023, the right to request flexible working arrangements also applies to:

- Employees, or a member of their immediate family or household, experiencing family and domestic violence; and
- Employees who are pregnant

Employers also have new obligations before they can refuse a request from an employee for a flexible working arrangement.

Female-dominated sectors in Australia tend to be lower paid, particularly in

those industries where workforce roles are 'gendered' such as early childhood education and care, disability care, aged care and education. The societal undervaluation of women's work and contributions has carried over to how the care economy workforce is remunerated and valued by employers and institutions. In 2022, industry and occupation gender segregation accounted for 24 per cent of the gender pay gap.^[102]

Minimum and award wage boost

Following the Government's submission advocating for a real increase for Australia's low-paid workers, the Fair Work Commission decided to increase both the national minimum wage and the modern award minimum wages by 5.75 per cent, commencing from 1 July 2023.

The Government's submission (31 March 2023) recommended the Commission ensure the real wages of Australia's low-paid workers do not go backwards. The submission noted high inflation and weak wages growth are reducing real wages across the economy and creating cost-

of-living pressures for low-paid workers. The Panel's decision will directly affect employees that are paid the national minimum wage rate and those whose pay is set by one of the 121 modern awards.

Aged care workers

On 4 November 2022, the Fair Work Commission (FWC) made an interim decision to grant a 15 per cent increase to minimum wages for aged care workers. The FWC accepted the valuation of work is influenced by social expectations and gendered assumptions about the role of women as workers. From 1 July 2023, the Government will fund a 15 per cent increase to minimum wages for many aged care workers including registered nurses, enrolled nurses, assistants in nursing, personal care workers, home care workers, recreational activity officers and head chefs and cooks.

These wage boosts will mainly benefit women, who make up the majority of aged care workers. The gender pay gap for aged and disabled carers, nursing support and personal care workers is 16 per cent.

A STUDY BY DELOITTE ACCESS ECONOMICS FOUND THAT WORKPLACE SEXUAL HARASSMENT COST THE AUSTRALIAN ECONOMY AN ESTIMATED \$3.8 BILLION IN 2018, WITH EACH CASE OF HARASSMENT REPRESENTING AROUND FOUR WORKING DAYS OF LOST OUTPUT.^[81]

The Review of the *Workplace Gender Equality Act 2012* found stakeholders supported substantial strengthening to the minimum standards for gender reporting as a mechanism to drive change towards gender equality.^[103] There were concerns that progress is not happening fast enough and the current bar for compliance is too low.^[104]

In line with these broad views, recent comparative research on gender pay gap reporting recommended that action plans are essential for change, finding that ‘employers should be mandated to create time-bound targets to redress pay gaps,

setting out clear and measurable goals’.

^[105] Companion research recommended that Australia introduce ‘outcome-based’ minimum standards.^[106]

The *Review of the Workplace Gender Equality Act 2012* recommended steps to bridge the ‘action gap’ to strengthen the existing minimum standards by amending legislation to require relevant employers with 500 or more employees to commit to, achieve and report to WGEA on measurable targets to improve gender equality in their workplace. The Government has committed to implementing all recommendations from the Review.

RECOMMENDATION

4

The Australian Government must provide women in Australia with lifelong, accessible, flexible and affordable education and skill building. They must also remove existing disincentives and inequities that perpetuate industry and occupational segregation and sustained pay and wealth gaps.

IMMEDIATE ACTIONS:

- 4.1.** Work with industry, unions and other stakeholders – including employer associations, professional associations and advocacy groups – to establish or scale programs that support women to enter and flourish in traditionally male-dominated sectors of employment.

Investigate mechanisms to generate better impact from current government investments aimed at boosting participation in these sectors, including strategically aligning government programs, evaluating the effectiveness of investments, and experimenting with and evaluating new approaches.

- 4.2.** Reimagine the recently abolished ParentsNext program and co-design new offerings in conjunction with

single mothers, the predominant policy target. Focus on maximising support to single mothers and capacity building of existing community services.

- 4.3.** Address work respect, health and safety barriers for women in male-dominated industries, such as gendered violence, lack of access to safe, secure and dedicated facilities for women (such as toilets and changing rooms); and a lack of appropriate, suitable personal protective equipment, tools and clothing.
- 4.4.** Invest in education in early childhood, schools and tertiary education systems to deliver opportunities for girls and women that will enable them to participate in every aspect of economic, social and cultural life.
- 4.5.** Ensure that teaching and nursing students can complete their studies without financial penalty by requiring that they are paid for their mandatory placements.

- 4.6.** Develop a national strategy and invest in action to close the First Nations employment gap (as per Closing the Gap Targets 7 and 8) with a focus on meaningful, skilled and well-paid employment for First Nations women. Increase funding in Indigenous Employment Programs run by Aboriginal Community-Controlled Community Organisations.

LONGER-TERM ACTION:

- 4.7.** Trial a program with a cohort of older Australian women returning to the workforce and looking to upskill. As part of the trial, create a pathway for women to engage with a wide range of courses from pre-approved providers.

SUPPORTING INFORMATION

Australia has some of the most gender-segregated occupations, as well as some of the most gendered division of labour among OECD member countries. Less than half of Australian industries have gender-balanced workforces (at least 40 per cent women and 40 per cent men). Gendered occupations have persisted over the past 20 years, with the proportion of women in traditionally female-dominated industries increasing.^[107]

Women continue to be concentrated in Health Care and Social Assistance, as well as Education and Training. Men are more likely to be found in Mining, Electricity, Gas, Water and Waste Services, Construction, and Manufacturing roles.^[108]

Women and girls are more likely to be enrolled in traineeships or apprenticeships

for work in feminised and low-paid industries with poor job and income security, as opposed to skilled trades with high financial remuneration and stable employment.^[109] This occupational segregation is one of the key drivers of the gender pay gap.^[110]

An education and training classroom environment where gender inequalities are normalised, and an apprenticeship system with in-built gender biases, contribute to gender segregation in the skilled trades and act as a significant barrier to women's employment.^[111]

Under-representation and a poor sense of belonging also decrease incentives for women and young girls to consider studying and working in male-dominated industries.

Male-dominated workplaces also have a higher prevalence of sexual harassment. This is due to a range of factors, including an unequal gender ratio, senior leadership that is predominantly male and women performing roles that are considered 'atypical' for women.^[112]

A recent survey from the Electrical Trades Union^[113] (ETU) found that one in five women workers do not have access to sanitary bins in their workplace. Women were eight to 10 per cent less likely to have access to gendered and/or permanent bathrooms, and nearly half of all women respondents say they've raised an issue in their workplace about inadequate amenities compared to 30 per cent of men.

ETU's report 'Nowhere to go'^[114] found women in male-dominated occupational industries are regularly being forced to travel long distances to use public amenities, use men's facilities or otherwise avoid going to the bathroom during the work day. This presents major consequences to the health, safety, hygiene and wellbeing of women workers.

This structural failure to provide proper amenities is reflective of discriminatory and problematic workplace cultures that minimise and refuse to respond to the needs of women. It also signals a deficient regulatory environment.

Education opportunities

Early years education and schooling plays a critical role in shaping gender norms and career choices. By age six, girls are less likely than boys to believe that members of their gender are ‘really, really smart’ and begin to avoid activities said to be for children who are ‘really, really smart’.^[115]

The gap in non-school qualification (education other than those of pre-primary, primary or secondary education) attainment between men and women aged 15-74 years has been steadily narrowing over time. Women enter the labour market with higher qualifications, but they earn less from the start, with graduate gender pay gaps favouring men in most fields of study.^[116] Female-dominated industries have lower average wages than male-dominated industries, regardless of educational attainment.^[117]

There are also many other barriers that female apprentices and trainees face. Bullying is one of the reasons why they may not complete their training.^[118]

To increase the proportion of women working on major projects and drive long-term sustainable change to reduce gender segregation in the apprenticeship system, the Government has introduced targets for women within the Australian Skills Guarantee. The Skills Guarantee will initially apply to major construction and information and communication technology projects with a total contract value of \$10 million or more.

Universities Accord Interim report

Social work placements currently require 1,000 hours,^[119] and registered nursing 800 hours,^[120] of placement, which can impede students’ ability to continue paid full-time work, maintain financial stability and prioritise their own self-care and wellbeing.^[121] Mandatory Work Integrated Learning (WIL) and clinical training requirements place significant pressure on students, exacerbated for students from low socioeconomic and regional backgrounds, and students (most commonly women) who have caring responsibilities.^[122]

A 2022 study^[123] found placements caused financial strain with students having to give up paid employment and being reliant on partners or family for financial support. This resulted in excessive hours of work, time poverty and negative impacts on their health and wellbeing.

The Universities Accord Interim Report notes that the Review will explore the possibility of requiring some form of financial support for students undertaking mandatory placements.

The Accord Interim Report also notes that Commonwealth, State and Territory governments could support innovative models of WIL with flexibility in relation to regulatory and funding settings and willingness to allocate Commonwealth supported and funded training places to them in areas of priority skills demand.^[124]

The Accord is also looking into microcredentials, which have significant potential to provide stackable learning and training. Nationally and internationally recognised microcredentials are already being developed for this purpose and are

starting to be incorporated into Australia's tertiary system.^[125]

Taking up opportunities in education, employment and training can be more difficult for individuals with compounding forms of disadvantage. Targeted forms of support are needed to accommodate the complexity and evolving nature of women's lived experiences.

Indigenous participation rates

The Productivity Commission's Closing the Gap Annual Data Compilation Report (July 2023) reported that, nationally, in 2021, 55.7 per cent of Aboriginal and Torres Strait Islander people aged 25-64 years were employed. This is an increase from the baseline year (2016) figure of 51.0 per cent.^[126] This is an improvement with the national target increasing the proportion of Aboriginal and Torres Strait Islander people employed to 62 per cent by 2031 on track to be met.^[127]

For parents with young children, care responsibilities and time out of the workforce can impact their ability to

participate in paid work and in education and training. The ParentsNext program was introduced to support parents with young children and is a highly gendered service.

As of 30 April 2023, there were 96,764 participants in the service. The majority are women (95.7 per cent) and 76.6 per cent are single parents. Some of the key participant cohorts include First Nations parents (20.9 per cent), parents from culturally and linguistically diverse backgrounds (18.3 per cent), parents under the age of 25 years (17.3 per cent), and parents with disability (14.9 per cent).^[128]

The Government has committed to abolishing the ParentsNext service on 1 July 2024. ParentsNext will be replaced with a new, voluntary, high-quality pre-employment support service(s). As a first step, compulsory aspects of ParentsNext were paused from 5 May 2023. This removes the risk of payment suspensions and undue stress experienced by participants, the majority of whom are women and single parents who are disproportionately living in poverty.

The Department of Employment and Workplace Relations (DEWR) are designing a new voluntary replacement service that supports parents who care for young children. The new service will be for parents who receive a parenting payment and will aim to help them plan for their future education and employment goals.

The Government's decision to abolish ParentsNext and to develop a voluntary replacement service(s) is consistent with the recommendations of the Women's Economic Equality Taskforce, the Economic Inclusion Advisory Committee and the interim report of the House Select Committee on Workforce Australia Employment Services.

RECOMMENDATION

5

The Australian Government must undertake a long-term, targeted and deliberate investment program to ensure women are leading and building the economy in equal measure to men.

IMMEDIATE ACTIONS:

- 5.1.** Leverage the government's purchasing power to incentivise and support businesses committed to – and demonstrating positive action to achieve – inclusive and equitable employment practices.

This should prioritise awarding contracts to businesses that deliver positive action in areas including pay equity, addressing gender segregation and segmentation, building respectful workplace cultures and leveraging workplace diversity and inclusion.

Additionally, ensure that government funding of services and sectors (such as through the provision of care services) lifts the quality of jobs rather than entrenches inequalities.

Incorporate these principles, priorities and effective compliance into the Commonwealth Procurement Rules.

- 5.2.** Continue to invest in programs to increase the proportion of women in Parliament, government boards and community leadership roles.

LONG-TERM ACTIONS:

- 5.3.** Develop programs that encourage women's equal participation and flourishing careers in emerging industries such as clean energy, new technologies, climate-positive industries, digital, cybersecurity and artificial intelligence (AI) development. Additionally, increase women's access to seed funding and capital for entrepreneurial initiatives.
- 5.4.** Develop an inclusive procurement policy that prioritises awarding contracts to businesses that demonstrate positive action in gender equality, pay equity, and

diversity, equity and inclusion. This could include setting targets for the number of women employed/engaged through government-issued contracts, particularly for services in male-dominated industries.

- 5.5.** Establish a supplier diversity program to actively seek out and support businesses owned by women, minority groups and other under-represented groups, to build their capability and capacity to bid competitively for government procurement and contracts.

SUPPORTING INFORMATION

Purchasing power, both private sector and government, is a powerful lever for advancing gender equality and improving women's economic equality.^[129] It can be wielded to drive investment in women-owned or led businesses, and/or ensure businesses with gender-responsive policies and practices in place for employees and their supply chains are prioritised for contracts.^[130] This approach has become known as 'gender-responsive procurement'.

Gender-responsive procurement involves sustainably selecting goods, services or public works from businesses that have gender-responsive policies and practices for their employees and supply chains. A literature review conducted by the Workplace Gender Equality Agency

(WGEA)^[131] in 2020 found there are four common forms of gender responsive procurement:

1. Procurement to support gender equality in supplier organisations
2. Procurement from women-owned businesses
3. Procurement to progress gender equality in the procuring organisation
4. Strategies to improve gender equality throughout industry ecosystems.

State and Territory governments, including Victoria, New South Wales and Western Australia, are increasingly exploring and expanding the use of procurement policy to advance social impact objectives.

For example, the Victorian Government's Social Procurement Framework prioritises social and sustainable outcomes in government spending. This requires government buyers to assess gender equitable employment practices when procuring all goods, services and construction in Victoria.

Under the Australian Government's current *Workplace Gender Equality Procurement Principles*, private sector employers with 100 or more employees in Australia must demonstrate compliance with the *Workplace Gender Equality Act 2012* (the Act) to receive procurement contracts valued at or above certain thresholds.^[132]

WGEA's literature review draws on research suggesting occupational gender segregation can be reduced by awarding procurement contracts to suppliers who are committed to employing women in traditionally male-dominated industries.^[133] Studies have also shown that inclusive workplaces provide stronger value propositions to their employees and customers, have better decision-making processes and stronger financial performance.^[134]

Advancing women-owned businesses

Bringing a gender lens to investment decisions can uplift gender equality across the board by providing organisations with financial incentives to ensure their

workforces are gender diverse and that their policies are gender equitable. It can also support the gender gap in financing for entrepreneurship.

Internationally, women-owned businesses are estimated to receive only one per cent of procurement spend by large corporations, despite making up one in three businesses globally.^[135]

Women need greater access to seed funding and capital to drive entrepreneurial initiatives in Australia. Research from the Australian Small Business and Family Enterprise Ombudsman's (ASBFEO) office found that access to capital remains a significant barrier to growing women-led small businesses. A survey of more than 600 Australian women-owned, women-led small businesses found that 43 per cent of respondents identified access to capital as a central barrier to growth.^[136]

In addition, a 2022 report by Deloitte Access Economics found that only 22 per cent of Australian start-ups are founded by women, with only 0.7 per cent of private start-up funding in the 2022 financial

year received by solely women-founded businesses, despite increasing tenfold between FY18 and FY22.^[137]

This could have far-reaching benefits for the economy. Boston Consulting Group, in partnership with the Cherie Blair Foundation, found that boosting the number of female entrepreneurs to parity with men would boost the Australian economy by between \$71 billion and \$135 billion.^[138]

Women in leadership

Men are typically over-represented in management and leadership roles across most industries. This is particularly the case in mining, construction, utilities and manufacturing.^[139] Even in female-dominated industries, men are more likely to occupy more senior positions.

Women remain under-represented in all key decision-making roles across almost all industries in the Australian workforce, comprising only: 22.3 per cent of CEOs, 35.1 per cent of key management positions, 34 per cent of board members and 18 per cent of board chairs.^[140]

Of the ASX200 Boards only 35.7 per cent of non-executive directors are women^[141] and only 14 ASX200 CEOs are women.^[142]

Research by Bankwest Curtin Economics Centre (BCEC) and WGEA for the *Review of WGEA Act 2012* found that an increase of female 'top-tier' managers by 10 percentage points or more led to a 6.6 per cent increase in the market value of Australian ASX-listed companies, the equivalent of \$104.7 million.^[143]

The Australian Public Service (APS) has demonstrated that targeted gender equality strategies are an effective way to promote more women into senior leadership positions, with the proportion of women in senior executive roles in the APS increasing from 26.8 per cent in 2001 to 52 per cent in 2022.

The Government is also working to improve women's representation on Government boards and advisory bodies, through setting measurable gender balance targets and bi-annual reporting on these targets. At 31 December 2022, women held 51.4 per cent of Australian Government Board

positions, up from 33.4 per cent in 2009 when targets were first introduced.

In the 47th Australian Parliament, women hold 44.4 per cent of seats across both chambers.^[144] This is made up by 38.4 per cent of seats in the House of Representatives and 56.6 per cent in the Senate. This includes 10 women in Cabinet (43.5 per cent), which is the largest number of women to ever hold positions in an Australian Cabinet. Women account for 41.9 per cent of overall positions in State and Territory Parliaments in Australia.^[145]

Six of the eight State and Territory Parliaments are gender balanced, with women and men each holding at least 40 per cent of positions. These are the Australian Capital Territory Legislative Assembly, the Northern Territory Legislative Assembly, the Parliament of Western Australia, the Parliament of South Australia, the Parliament of Victoria, and the Parliament of Tasmania.

Responding to future challenges

Women's representation in decision-making positions is also essential to our response to climate change and disaster mitigation. Responding to climate change also involves a transitioning of industries, from resource-intensive fossil fuel industries towards renewable energy. This presents an opportunity to rebalance the existing gender-segregation in the resources sector.

The net-zero economy will be responsible for 67 million new jobs by 2030.^[146]

However, the current gender distribution in the sectors – where most jobs will be added – suggests that women will hold just 25 per cent of these new jobs under the current trajectory. It's critical that women are well represented in emerging sectors, such as critical technologies, critical minerals, advanced manufacturing and the digital economy, to avoid further entrenching the gender divide between valued and undervalued work.

According to the International Labor Organization, the transition to energy sustainability will require reskilling workers for 20 million new jobs by 2030. Women are under-represented today in sectors where major reskilling efforts will take place, such as energy (where women account for just 23 per cent of the workforce), building and materials (31 per cent), industrial goods (21 per cent) and engineering (25 per cent). Six million jobs will be reskilled in the oil and gas segment of the energy sector, but only 22 per cent of reskilled workers will be women.^[147]

In 2022, women made up 39 per cent of the clean energy workforce, with men making up 61 per cent.^[148] Women also only made up six per cent of solar installers, eight per cent of energy efficiency engineers and four per cent of wind turbine technicians in 2022.^[149]

RECOMMENDATION

6

The Government must ensure that women have financial security across their lives and are increasingly building lifetime wealth and economic equality.

IMMEDIATE ACTIONS:

- 6.1.** Co-design a comprehensive financial support program for victim-survivors of domestic and family violence that enables them to leave violence, re-establish safe and stable housing and focus on recovery without incurring financial losses. This new program should build on the trial [Escaping Violence Payment program](#).^[38]
- 6.2.** Ensure financial literacy programs are part of the curriculum for all high school students to enable young people to understand the basic concepts of managing personal finances, building personal wealth and the life states and choices that can have a significant impact on economic security.

LONG-TERM ACTIONS:

- 6.3.** Review the taxation and transfer systems with a gender lens to identify negative gender biases and examine options to address the high Effective Marginal Tax Rates (EMTRs) experienced by women.
- 6.4.** Require banks and financial services to continue to develop financial products and services specifically for the needs of women across their life course, that are free or very low-cost. This includes for women escaping domestic and family violence, buying a home, experiencing divorce and/or retirement planning.
- 6.5.** Remove the Child Support Maintenance Income Test (MIT) from the Family Tax Benefit Part A (FTBA) calculation, to establish certainty of FTBA payments for financially vulnerable families and to prevent child support from being used as a tool of financial abuse.
- 6.6.** Reduce the financial penalty from caring responsibilities, such as carers' tax offsets upon re-entering paid work, and pausing indexation on HECS-HELP debts for periods of time away from paid work.

Introduce regulation and/or initiatives to ensure the needs of women are protected when using specific financial services, including those that have harsh penalties and consequences, such as Buy-Now-Pay-Later schemes.

SUPPORTING INFORMATION

Women are more likely than men to face financial insecurity and instability later in life, due to the culmination of structural and societal challenges throughout their working lives. This financial insecurity and inequity have significant and lasting consequences, including risk of poverty, housing instability, increased risk of violence and poorer health outcomes.

Single mothers can face particularly acute challenges in relation to workforce participation and financial security which can have significant impacts for their lifetime earnings and retirement incomes.^[151]

Develop financial literacy early in life

To change outcomes later in life, it is critical to make changes at earlier life stages.

A National Financial Capability survey found young Australians and women did not perform as well on average on financial literacy.^[152]

Instilling positive financial behaviours and habits in young Australians is critical to help them navigate ‘financial firsts’, such as a first job, first major purchases and moving out of home. These behaviours can provide the foundation for future financial decisions and can set up young Australians for future financial success and resilience.

Market research, commissioned by the Treasury in 2021, found that 82 per cent of young people reported that their understanding of financial concepts comes from conversations with parents and carers. However, the research also found that many parents did not realise the full value of discussing financial concepts with their children or lacked the knowledge and confidence themselves to effectively have these conversations.

There are additional challenges facing young people who may not have strong parental support or are experiencing

disadvantage. This highlights the need for additional support to improve young people’s financial capability.^[153]

Tax and transfer system

Families that work more often find they lose much of the extra income due to the ‘effective marginal tax rate’, or the EMTR. The EMTRs capture the percentage of a one dollar increase in income that is lost to income tax and the amount of Australian Government transfer payments lost due to income tests.

EMTRs demonstrate the interaction between extra earnings and policies including progressive personal income tax rates and the amount of Australian Government transfer payments lost due to income tests – such as the Medicare levy and the tapering of family and welfare benefits that reduce total take-home income. Individuals face different EMTRs based on their individual circumstances.

The combination of the tax and transfer system, welfare and social security settings and out-of-pocket childcare costs, known

as the ‘workforce disincentive rate’ (WDR), can be a major disincentive for the fourth and fifth day of work for second-income earners, often the mother.

The WDR for second-income earners is more than 50 per cent for working two and three days a week; and between 65 and 110 per cent for fourth and fifth days, exceeding the top marginal income tax rate of 47 per cent.

The high WDR means that many women with young children take home very little on their fourth and fifth days of paid work. For example, for a family where both parents have potential to earn \$60,000 per year if working full-time, the second earner would be working for about \$2 per hour on their fourth day and for free on their fifth day.^[154]

The financial impact of care work

Decisions made within families about how to balance work and care impact gender equality in Australia significantly. Following parenthood, women typically make significant and long-term adjustments to their paid employment, while men’s

employment remains largely unchanged. Women in Australia engage in 43 per cent less paid work than men. However, women spend 81 per cent more time in unpaid work than men and perform 50 per cent of the total value of Australia’s paid and unpaid work.

Women in Australia face a ‘motherhood penalty’. Their earnings are reduced by an average of 55 per cent in the first five years of parenthood. Financial penalty persists even among women who continue to work – their incomes are about five per cent lower than if they had not had children.^[155]

KPMG has proposed a Carers’ Income Tax Offset with similar design features to those of the Low and Middle Income Tax Offset. Their model involves a non-refundable tax offset, credited against any income tax payable upon people returning to work after caring for children, people with a disability or elderly parents.^[156] Costs include reduced aggregate taxation received.^[157]

The impacts of divorce

While relationship separation can happen at any age, its economic impact is often felt most sharply later in life. Separation has a cumulative and negative effect on women over time and comes with increased risks of poverty and housing insecurity as they approach retirement.

For example:

- Divorced mothers are much more likely than divorced fathers to experience financial stress.^[158]
- Financial vulnerabilities of divorced women are long-lasting, even after five years of separation. More than a third of single mothers live in poverty compared to 18 per cent of single fathers.^[159] Single women who do not own their home are at a greater risk of poverty in retirement.^[160]
- The situation is worse for women leaving violent relationships, with seven in 10 leaving property or assets behind, and 90 per cent experiencing difficulty obtaining a property settlement.^[161]

The Child Support Program (CSP) can contribute significantly to women's economic security post-separation. The CSP aims to provide administrative support, advice and financial adjudication for separating parents. The CSP interacts with the family assistance system, family law and taxation systems.

A 2023 Swinburne University study^[162] found the Australian Child Support Scheme can be used and abused to jeopardise the financial safety of recipient parents and their children. This abuse primarily affects women, who continue to carry the burden of unpaid care work in Australia (and internationally) and are over-represented as victim-survivors of family violence.

The Government provides financial assistance to families with children through the Family Tax Benefit Part A (FTBA).

A person's rate of payment for FTBA may be affected if they or their partner receive child support or spousal maintenance from a former partner or if they do not take reasonable action to obtain child support.

Under the Maintenance Income Test, each dollar of maintenance received over the maintenance income-free area may reduce the maximum rate by 50 cents for each child attracting maintenance. Maintenance income received for a child reduces the FTB paid for that child.^[163]

RECOMMENDATION

7

The Australian Government must invest in programs to address community attitudes and bias that prevent women's full economic participation across a lifetime.

IMMEDIATE ACTIONS:

- 7.1.** Implement and resource the National Strategy to Achieve Gender Equality, ensuring community attitudes and biases are addressed, through evidence-based practice, at both a whole-of-population, community and industry level. Build a comprehensive research agenda to inform normative change and measure progress.
- 7.2.** Work with the eSafety Commissioner to design initiatives to address how online experiences shape attitudes towards gender equality and support women and men's equal place in society, with a particular focus on young people's experiences online.
- 7.3.** Demonstrate international leadership through participation in regional and multilateral fora to counter anti-gender equality sentiment globally and use Australia's position to advocate for the safety, health and economic outcomes of women and girls globally.
- 7.4.** Resource critical women's advocacy work, such as the National Women's Alliances or similar models, to provide a consultative mechanism to elevate the voices of diverse women and girls around the country. These advocacy groups should also provide advice on policy priorities to improve women's economic equality and life outcomes, including by working with the National Women's Economic Equality Advisory Body (recommendation 1.4).
- 7.5.** The proposed (recommendation 1.4) National Women's Economic Equality Advisory body to meet annually with other women's advisory committees and councils, such as those appointed to oversee the National Women's Health Strategy 2020-2030 and the National Plan to End Violence against Women and Children 2022-32.

SUPPORTING INFORMATION

Harmful gender attitudes and behaviours are as resistant to change as they are pervasive and largely invisible. They are considered normal and are held in place by a web of behaviours, beliefs and institutions.

Gendered attitudes drive violence against women by reinforcing rigid gender roles that normalise men's control and condone their disrespect against women, while undermining women's independence and autonomy.^[164]

People from under-represented groups in Australia face additional complexities with gender norms, as they are often expressed in parallel with racism, homophobia, heteronormativity, transphobia and ableism.

Abandoning Australia's prescriptive gender norms would, on average, boost GDP by at least \$128 billion annually and create 461,000 jobs each year for the next 50 years.^[165]

Women's inequality impacts men too

Gender norms do not just impact women; the persistence of gendered attitudes and behaviours deeming women as 'caregivers' and men as 'breadwinners', along with existing social structures, make it difficult for fathers to be more involved at home and harmful gender norms also contribute to increased health risks for men and boys.

The Gender and Behavioural Insights (GABI) program in the UK was set up to answer the question of 'What works to improve gender equality and close the gender pay gap?'

GABI ran field trials and lab studies with several partners to understand how to successfully encourage men to take more parental care. The research suggested men mistakenly believe that their colleagues

disapprove of them taking parental leave. Through this, GABI found that an increase in team awareness and support of parental leave increased the amount intended to be taken in the future by men to 50-62 per cent.^[166]

Tackling gender biases

In Australia, data collected in the nationally representative Household, Labour and Income Dynamics in Australia Survey (HILDA), and UNDP's 2023 Gender Social Norms Index, shows that one in three Australians hold at least one harmful gender bias.^[167]

In recent years there has been significant backlash against women's rights.^[168] This backlash is highly visible online. All over the world, women in politics and journalism experience relentless volumes of online abuse, threats and gendered disinformation campaigns on social media.^[169] This type of backlash can be due to the vested interest in upholding discriminatory attitudes and behaviours that maintain inequalities in access to resources and power.

GENDERED ATTITUDES DRIVE VIOLENCE AGAINST WOMEN BY REINFORCING RIGID GENDER ROLES THAT NORMALISE MEN'S CONTROL AND CONDONE THEIR DISRESPECT AGAINST WOMEN, WHILE UNDERMINING WOMEN'S INDEPENDENCE AND AUTONOMY. ^[164]

Australia's National Strategy to Achieve Gender Equality must be grounded in a comprehensive understanding of gendered attitudes and behaviours that exist. Harmful gendered attitudes and behaviours result in many inequalities between women, men and non-binary people in Australia and are at the root of discrimination and gender-based violence.^[170]

Without significant improvements on these behaviours, we will not see significant improvement on a number of measures of gender equality in Australia.

The *Stop it at the Start* campaign is an example of an effort that has been highly effective at raising awareness of the need to change norms and behaviours relating to violence, with recent evaluation research suggesting that '68 per cent of influencers recalled the campaign, with 73 per cent of those people taking action as a result'.^[171]

To maintain connection between women in Australia and the Government, advocacy organisations such as the National Women's Alliances are critical. Community-based advocacy maintains

progress and participation in the women's movement in Australia and uses widespread networks to provide advice to the Government on the lived experience of women in Australia.

A new advisory board or similar could facilitate cross-collaboration with the advocacy sector and provide opportunities for commissioning explicit policy advice on emerging issues or priorities to inform Government policy development.

APPENDIX:

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Enquiries regarding this document are welcome at: Department of the Prime Minister and Cabinet, PO Box 6500, Canberra ACT 2600, Australia

Telephone: 02 6271 5111

Website: www.pmc.gov.au