



Australian  
Human Rights  
Commission

*everyone, everywhere, everyday*

2009

Accumulating poverty?  
Women's experiences  
of inequality over the  
lifecycle



An issues paper examining the gender gap in  
retirement savings

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# Foreword

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I am delighted to present this issues paper exploring the gender gap in retirement savings.

When I was first appointed as the federal Sex Discrimination Commissioner and Commissioner responsible for Age Discrimination in September 2007, I conducted a national Listening Tour with individuals and organisations across Australia to hear directly about the issues that mattered.

As I travelled around the country, women shared their anxieties about living in poverty in retirement. For many women, this was because they had spent their life caring for others which impacted on their ability to accumulate superannuation because of its link to paid work and earnings.

Currently, superannuation balances and payouts for women are approximately half of those of men. As a result, women are more likely to be solely reliant on the Age Pension in retirement, leaving them vulnerable to poverty. This is an injustice which, if left unaddressed, will only grow as a major social and economic problem.

As set out in this paper, the gender gap in retirement savings is not the result of a single event or experience. It is the *cumulative* product of decisions, events and experiences over the lifecycle. For example, career decisions, inequality in pay, difficulties balancing paid work and caring responsibilities, experiences of violence, divorce and separation. There is no one single point where the gap begins and ends. Central to the gap is the lack of value ascribed to women's paid and unpaid work.

It is imperative that public policy frameworks reflect the reality of a women's lifecycle. Barriers to women's participation in the paid workforce must be removed; the gender pay gap should be closed; and unpaid work needs to be appropriately recognised and rewarded in the retirement income system. This will require innovative thinking and a concerted effort from governments, business, communities and individuals.

In Australia we all have a birthright to gender equality. So as a nation, we need to ask ourselves, why is poverty the end-point for so many women?



**Elizabeth Broderick**

Sex Discrimination Commissioner and Commissioner responsible for Age Discrimination



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**Elizabeth Broderick**

Sex Discrimination Commissioner and  
Commissioner responsible for Age  
Discrimination

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# 1. Introduction

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*I'm a mother who has been out of the paid workforce for two years and will probably be for the next 4 years, until my children are ready for pre-school. My return to work will probably be on a part-time basis and I will probably have to re-start my career after so many years out so I don't expect that I will earn very much. I never thought this would be the case - I studied for many years, earned a higher degree, worked overseas and then started my family...I can't see how, after this time out of the workforce, my earnings will ever come close to my partner's. I dread to think of how I will ever manage if I have to rely upon my meagre superannuation contributions in retirement.<sup>1</sup>*

The aim of the current retirement income system is for individuals to accumulate wealth over their lifecycle to provide for their own financial security in retirement. However, this system does not serve women well, leaving a gender gap in retirement incomes and raising concerns about poverty and financial hardship for women in retirement. The gender gap arises from the linking of the retirement income system, specifically superannuation, to engagement in paid work

and level of earnings. This disadvantages women on two levels. First, women commonly move in and out of the paid workforce due to caring responsibilities. Second, even when they are engaged in paid work, women generally earn less than men. This means that not only do women generally have lower levels of superannuation coverage over their lifecycle, but when they do engage in paid work, they accumulate lower amounts of superannuation.

Currently, superannuation balances and payouts for women are approximately half of those of men.<sup>2</sup> Future projections show that the gap will remain a problem for coming generations.<sup>3</sup> The gap has serious implications for women, particularly the likelihood of sole reliance on the Age Pension and subsequently, an acute vulnerability to poverty in retirement.

**Instead of accumulating wealth through the retirement income system as intended, due to experiences of inequality over the lifecycle, women are more likely to be accumulating poverty.**

This issues paper will examine the problem of the gender gap in retirement savings through the lens of a woman's lifecycle. Drawing upon relevant research and data from the Australian Human Rights Commission's consultations, it will explore the cumulative decisions, events and experiences over the lifecycle that have relevance to the gender gap in retirement savings.

“I dread to think of how I will ever manage if I have to rely upon my meagre superannuation contributions in retirement.”

Tamara, blog entry, Australian Human Rights Commission 'Listening Tour'

## 2. Causes of the gender gap in retirement savings

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The gender gap exists because of women's patterns of work and care: their disproportionate responsibility for unpaid work and their lower pay relative to men. However, the factors shaping these patterns of work and care are complex and interconnected. A close examination of women's and men's lives reveals the cumulative and consequential nature of experiences and decisions relating to paid work and care over the lifecycle that lead to the gender gap in retirement savings.

For example, a woman who chooses a career in aged care early in life is not necessarily taking into account her long term salary or promotional opportunities. She probably does not consider the possibility that her low wage will later be an a reason for her, rather than a more highly paid partner, to take time out of paid work to care for children. Nor that, once out of paid work, she may have difficulty re-entering the workforce or need to take a lower paid job to meet her family's caring needs. She is unlikely to realise that the sum of these factors could leave her in a financially impoverished retirement. Critically, each individual choice and decision influences subsequent choices and opportunities.

Women's decisions to take time out of paid work, to trade salary for flexibility or to work in a low paid job are often viewed as a matter of individual choice and responsibility. Yet, these choices are very often constrained by a range of external factors such as inflexible workplace structures, family dynamics, cultural pressures and gendered stereotypes. Rather than leave individuals to struggle with the consequences of constrained choices, this paper argues that removing workplace and other barriers to women's financial security is an important component of narrowing the gender gap in retirement savings.

While women's choices are influenced by external constraints, it is important to also acknowledge that many women do want to take on caring roles and that non-financial benefits flow from these decisions. However, this paper contends women who take on

the responsibilities of unpaid caring and domestic work – work that delivers enormous wealth to other individuals and to the overall economy – should not be rewarded with poverty.

Further, while there are shared experiences of inequality amongst women, there are also significant differences based on other factors including race, disability, age, sexuality and socio-economic status. This paper will illuminate the diverse experiences of gender inequality over the lifecycle for these groups.

### 3. Why does the gender gap in the retirement income system matter?

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The gender gap in retirement savings and retirement incomes is a serious consequence of gender inequality in Australia. It is directly linked to the undervaluing of women's paid and unpaid work, and has both financial and human rights implications for women. It is a stark reminder of the extent to which women and men do not equally enjoy their human rights across their lifecycle.

As a result of the gender gap, women are more likely to experience financial insecurity and poverty. Due to the inequality in the retirement income system, women are currently and will continue to be heavily reliant upon the Age Pension. Of all retired households, single women are most likely to be reliant on the full Age Pension as their main source of retirement income.<sup>4</sup>

Research indicates that, between 2000 and 2005, single elderly female households had not only experienced the highest incidence of poverty compared to other household types, but also have been at the greatest risk of persistent poverty.<sup>5</sup> Economic modelling of the recent increases to the single rate of the Age Pension show that, while the increase will alleviate poverty somewhat, around one in three retired women on the single rate of the Age Pension will remain in poverty.<sup>6</sup>

The gender gap in retirement savings and retirement incomes also significantly impinges on the ability of women to participate equally in all spheres of life during retirement, including economic, social and cultural life. For example, financial insecurity and poverty, stemming from the gender gap in retirement savings, directly impacts on an individual's standard of living including their access to shelter, food and clothing, as well as their health status.

Achieving gender equality in retirement savings and retirement incomes is critical for Australia to meet its international human rights obligations. Gender equality in retirement savings and retirement incomes is of vital importance to women's financial security, enabling women to exercise and enjoy their human rights fully in retirement and to live with dignity and respect throughout their lives.



The gender gap in retirement savings and retirement incomes is a serious consequence of gender inequality in Australia.

### **Australia's international human rights obligations**

Under international human rights law, individuals are afforded a right to social security under a range of circumstances, including old-age.<sup>7</sup> Social security includes a system of social insurance where individuals, employers and in some cases governments make contributions to ensure people have access to income support when their earnings are interrupted or cease. The Australian Superannuation Guarantee is an example. Social security also includes universal schemes of social assistance which are met entirely through the general resources of governments. This provides important financial support and protection for people who are particularly vulnerable or need particular assistance to realise basic rights. Such people include older people, people with a disability or other marginalised groups. The Australian Age Pension is an example.<sup>8</sup>

Australia also has international human rights obligations to ensure that the right to social security is enjoyed equally by women and men.<sup>9</sup> The gender gap in retirement savings and retirement incomes signals that women and men in Australia are not currently enjoying their right to social security in retirement equally.

Women's lower retirement incomes have received insufficient attention. This is in part because of the assumption that most women will have access to the retirement savings or income of a partner. This assumption of indirect access to retirement savings is increasingly unsatisfactory for many reasons.

First, the statistics show that despite this assumption, through death, divorce or choosing not to partner, a significant proportion of women end their lives without a partner. Many of these women will live the final years of their life in poverty.

Second, with changes to relationship patterns, a woman cannot assume that a marriage or de facto relationship will be permanent. Even if women re-partner after divorce and again have access to a partner's retirement income, it is inequitable and impractical that a woman's expectations of financial security in retirement should fluctuate according to her relationship status.

Third, as discussed below, dependence on a partner's income makes the significant number of women in violent or abusive relationships financially vulnerable, particularly as they reach retirement age and the possibility of acquiring an independent income diminishes. Finally, at a time where self-funding of retirement is actively encouraged, and tax and other policy incentives are structured to benefit individuals who do so, it is unfair to set up barriers for women to financially manage their own retirement.

## 4. A snapshot of women's 'accumulated poverty'

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The gender gap in retirement savings and retirement income refers to the gap between the average retirement savings and retirement income of women and men. Several researchers and organisations have examined the extent of the gender gap in retirement savings and retirement income in Australia.<sup>10</sup>

This section provides an overview of the nature and extent of the gender gap in retirement savings and retirement income. It examines the:

- average superannuation account balances of women and men
- distribution of superannuation account balances by gender and age
- income and assets during retirement for women and men.

It should be noted that there is limited published disaggregated data available on the level of retirement savings for other marginalised groups including Aboriginal and Torres Strait Islander people, culturally and linguistically diverse people and people with disability. Therefore, this section focuses solely on the gender breakdown of the data. However, it can be assumed from the workforce participation levels of these groups and other factors that they are also likely to be disadvantaged in the retirement income system.

### Definitions used in this paper

*Retirement income system:* Australia has a three pillar retirement income system including a government-provided Age Pension, compulsory savings enforced through the superannuation guarantee and voluntary savings (both through superannuation and other sources).

*Retirement savings:* savings accumulated through compulsory superannuation and voluntary contributions.

*Retirement income:* income received during retirement from government transfers such as the Age Pension, superannuation or annuity, investments or capital income from assets.

### 4.1 Average superannuation balances and payouts

The most recent assessment of superannuation balances is for 2006. At that time, the average superannuation account balance was \$35 520 for women, compared to \$69 050 for men. In 2004, it was reported that the average superannuation balance was \$23 900 for women, compared to \$56 400 for men. Between 2004 and 2006, women's superannuation balances, as a proportion of men's balances, increased from 42% to 51%. While there has been a slight improvement in women's superannuation balances overall, there remains a significant gender gap.<sup>11</sup>

Similarly, in 2006 the average retirement payout (determined by the average balance for those aged 60 to 64) was \$63 000 for women and \$136 000 for men. In 2004, the average payout was \$37 000 for women and \$110 000 for men. As a proportion of the average payout for men, women's average payout increased from 34% to 46% between 2004 and 2006. Again, while this represents an improvement, a significant gender gap persists.<sup>12</sup>

A gender breakdown of the total shares of superannuation assets shows that, in 2006, men held around 66% of total superannuation account balances, compared to 34% for women.<sup>13</sup>

## 4.2 Distribution of retirement savings by age and gender

The disparity between average superannuation balances and payouts for men and women provides some indication of the gender gap in retirement savings. However, examining the distribution of superannuation amongst age groups, and

within age groups, provides further insight into the problem.

For instance, breaking the average superannuation balances down by age, shows that the gender gap widens over the lifetime. Women's superannuation balances as a proportion of men's balances decrease from 71.1% (25-34 age bracket) to 46.1% (60-64 age bracket). These figures are set out in the table below.

Further analysis of the data on superannuation balances shows significant inequality in the distribution of superannuation balances among women, with a significant majority of women holding superannuation balances that are alarmingly low. For example, in 2004, despite the average woman having \$35 000 in superannuation, 30% of women had no superannuation, 50% had \$8 000 or less and 70% had \$25 000 or less. A disparity between men aged 45-59 also exists. For example, although the average balance for these men was \$87 100, 30% had \$9 000 or less, 50% had \$31 000 or less and 70% had \$80 000 or less. A significant gender gap is still evident.<sup>15</sup>

Age group	Males	Females	Persons	Female/Male proportion
25-34	\$19 780	\$14 060	\$16 920	71.1%
35-44	\$46 890	\$25 580	\$36 150	54.6%
45-54	\$93 920	\$48 250	\$70 820	51.4%
55-59	\$126 090	\$58 760	\$92 460	46.6%
60-64	\$135 810	\$62 600	\$99,430	46.1%
All ages	\$69 050	\$35 520	\$52 200	51.4%

### 4.3 Income and assets during retirement

As a consequence of the gender gap in retirement savings, in comparison to men, women generally have lower incomes during retirement.<sup>16</sup> Retired men aged between 55 and 64 years have around 1.7 times the disposable weekly income of retired women in the same age group.

The following table sets out the average incomes for the following age groups, with a gender breakdown highlighting a gender gap for each age group in retirement.<sup>17</sup>

Average weekly disposable income			
Age Group	Men	Women	Gender gap (Women/Men ratio)
55-64	\$507	\$306	0.60
65-74	\$423	\$321	0.76
75-84	\$366	\$301	0.82
85+	\$434	\$328	0.76
All	\$430	\$312	0.73

Apart from income, another aspect of financial security during retirement is wealth acquired from assets. In Australia, property is the most common household asset followed by superannuation.<sup>18</sup> Again, a gender gap exists in average household net worth. For example, in 2002, the average household net worth for single retired women over 65 was \$160 000, compared to \$238 000 for single retired men.<sup>19</sup>

It is important to note that *single* women are likely to fare worse financially in retirement, compared to couples and single men. This is compounded by the higher living costs for single individuals, compared to those in couples who are able to share living costs.<sup>20</sup>

Of course, how people fare in retirement is dependent on multiple factors – one of which is retirement savings. These factors include whether they own their own home or are renting; their levels of debt; their health and care expenses; whether individuals are partnered or single or living with extended family. While this issues paper is concerned with retirement savings, it is important that retirement income policy reflects this broader context.

## 5. Women's experiences of inequality over the lifecycle

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The level of retirement savings accumulated through superannuation is dependent on two key factors: participation in the paid workforce and lifetime earnings. For women, attachment to the paid workforce and lifetime earnings are shaped by experiences, decisions and events at a number of critical points across the lifecycle. These include women's experiences and decisions relating to: education; career choices; entry into the paid workforce; pregnancy; caring for children; re-entry to the workforce; caring for elderly relatives; domestic and family violence and divorce or separation.

While there are shared and similar experiences of paid work and care amongst women, every woman's lifecycle is unique. Women who are marginalised due to their race, disability, age, sexuality and socio-economic status, often experience additional

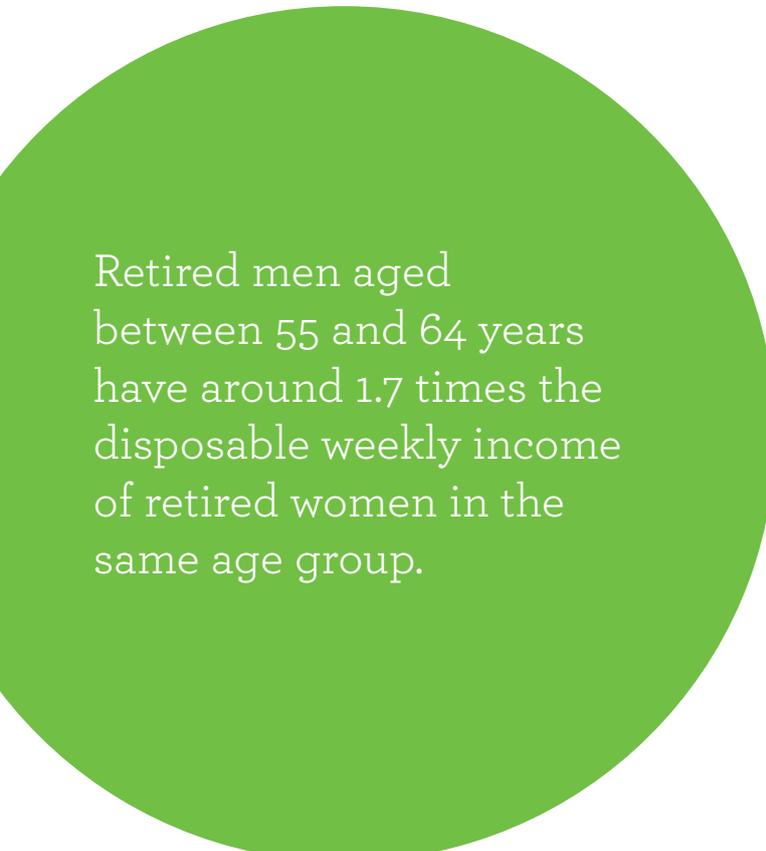
barriers to workforce participation. This in turn affects their employment rates and earnings, and consequently, their retirement savings.

This section will examine women's experiences of inequality over the lifecycle to highlight the interconnected and consequential nature of experiences, events and decisions that result in the gender gap in retirement savings. It is important to note that roles of women and men in relation to paid workforce participation are intrinsically linked. For example, women's decisions about participation in the paid workforce and caring responsibilities can be influenced by, and also influence, the level of their male partner's earnings. Therefore, this section also examines the aspects of men's lives that are connected to women's experiences of inequality.

### 5.1 Education and training

Educational attainment is a key factor in determining future earnings and participation in the paid workforce. Each of these impacts on the level of retirement savings accumulated through superannuation. Women in Australia have made significant advances in education, with Australia being ranked with other countries as first in the world for women's educational attainment.<sup>21</sup> Women account for over half of all students enrolled in higher education and students who complete a higher education award.<sup>22</sup>

However, the significant advances in women's educational attainment obscure the strong gendered patterns in educational choices which influence future earning potential. Women continue to be over-represented in areas of study linked to lower earning industries, while men continue to be over-represented in areas of study linked to higher earning industries. For example, women outnumber men by 3:1 in health and education courses and men outnumber women by 5:1 in engineering courses.<sup>23</sup> The average weekly earnings of a person working full-time in the health and community



Retired men aged between 55 and 64 years have around 1.7 times the disposable weekly income of retired women in the same age group.

services industry is \$1 163.30 and the average weekly earnings of a person working full-time in electricity, gas and water supply industry is \$1 539.80.<sup>24</sup>

There has been a gradual increase in the number of women entering traditionally male-dominated areas. However, there has been little shift in the gendered patterns of higher education. This inevitably translates to a highly gender segregated paid workforce where female-dominated industries continue to be undervalued. For example, the level of skill and training required to work as a hairdresser is comparable to that required to work as a mechanic. Yet, there is a considerable difference in pay between these professions.<sup>25</sup> This may be indicative of continuing social expectations in relation to gender roles. Nonetheless, this illustrates how early decisions about study and careers, which may often be shaped by broader attitudes and expectations related to gender roles, can have an impact on lifetime earnings and retirement savings.

While there have been significant advances in women's education broadly in Australia, it should be noted that some groups of women such as Aboriginal and Torres Strait Islander women, women of culturally and linguistically diverse backgrounds and women with disability, experience barriers to accessing education.<sup>26</sup> This has implications for their paid workforce participation and lifetime earnings, and consequently their retirement savings. During the Commission's consultations, refugee and migrant women raised access to education and training as a key barrier to participation in the paid workforce.<sup>27</sup> One migrant woman commented that access to training would assist her career progression and assist her to build retirement savings, "I would like more training. I wish that I could improve my English, and learn computer skills. I am over 50 but I still have time. I am not in the dark".<sup>28</sup>

For women, access to education and training *over the lifecycle* is also a key factor influencing paid workforce participation and lifetime earnings.<sup>29</sup> In the Commission's community consultations, older women reported a lack of access to training and return to work preparation programs.<sup>30</sup> This has a significant impact of the ability of older women to engage in the paid workforce and build retirement savings.



Women who are marginalised due to their race, disability, age, sexuality and socio-economic status, often experience additional barriers to workforce participation.

Women's decisions and experiences relating to education and training are key points in the lifecycle which influence future earnings and patterns of paid workforce participation. Experiences of inequality at this point, such as undervaluing of female dominated areas and entrenched barriers for women entering traditionally male dominated areas, have an ongoing impact on women's ability to accumulate retirement savings.

## 5.2 Entering the paid workforce for the first time

Entering the paid workforce for the first time is key point in the lifecycle for determining future earnings and workforce participation patterns. Consequently, the point of entry into the paid workforce also influences women's capacity to accumulate retirement savings. Despite equal educational outcomes, a significant gap between the superannuation balances of women and men aged 25-34 persists. This highlights the early years in the paid workforce as a point of great significance in the lifecycle in terms of impact on future retirement savings.

“I would like more training. I wish that I could improve my English, and learn computer skills. I am over 50 but I still have time. I am not in the dark.”

Participant, Australian Human Rights Commission consultation

Women have made significant advances in their levels of paid workforce participation over the last two decades. However, marginalised groups commonly experience multiple barriers to participation in the paid workforce which impact on their ability to accumulate retirement savings. Women with disability,<sup>31</sup> Indigenous women<sup>32</sup> and women from culturally and linguistically diverse backgrounds have lower rates of paid workforce participation compared to women generally.<sup>33</sup> The barriers experienced by these groups include the non-recognition of overseas qualifications; discrimination based on race and disability; or limited employment opportunities in rural and remote communities.

For example, an Indigenous woman told the Commission of her frustrations in trying to find paid work in the face of discrimination based on her race and gender:

*I want to work and do something with my life. After doing a coffee course, I sent out my resume to 50 cafes. I only got one response. It's even worse if I mention that I'm a mother. Stereotypes stop [Indigenous people] from getting jobs. Even when places get subsidies for hiring Indigenous people they still don't [hire them]. All businesses should get cross cultural training.<sup>34</sup>*

A community consultation participant from regional South Australia commented on the barriers experienced by women in regional areas in finding work that pays at their skill level:

*Young women with qualifications in maths and science get married to farmers but then find down the track that they can't get jobs in rural areas. They are in love and yearn for a career but can't have one. Then there's a frustration at the lack of opportunities. For many, they have to travel long distances such as one to two hours drive for jobs that are below their skills level. So they retrain or take a low paid job.<sup>35</sup>*

The point of entry into the paid workforce also has an impact on lifetime earnings. From the time of entry into the workplace, the likelihood of women's lower earnings impacts on their capacity to accumulate sufficient savings for retirement. Given that maximum benefits from superannuation are likely to flow from the maturation of contributions made early on in working life, low superannuation contributions made at this point in the lifecycle will have significant lifetime consequences.<sup>36</sup>

The current gap in ordinary full time earnings between women and men is currently close to 17%.<sup>37</sup> The gender pay gap is even greater when women's part-time and casual earnings are considered, with women earning around two thirds of the amount earned by men.<sup>38</sup> Further, in Australia women constitute a higher proportion of casual workers, are more likely to be working under minimum employment conditions and to be engaged in low paid occupations and industries than men. The reasons for the gender pay gap are complex and interconnected.

As noted above, the Australian paid workforce is highly gender segregated and female dominated industries have been historically undervalued. For example, industries such as aged care, child care, health and community services are all female dominated and generally lower paid compared to male dominated industries such as engineering, banking and finance.<sup>39</sup>

One participant in a Commission focus group, who worked in the child care sector, drew attention to the complex set of skills required in her work and the social benefit of high quality care for children. Yet, she pointed out that the pay and status of workers in this sector fails to acknowledge the skills required or the benefits returned:

*The amount of pay is incredibly low and the work is undervalued. Caring for children should be valued in our society but we are invisible.*<sup>40</sup>

Consequently, women working in lower paid female dominated industries will inevitably accumulate lower retirement savings.

A further result of lower earnings is that women will be less likely to have sufficient income to make voluntary contributions to superannuation without significantly undermining their capacity to meet their current financial responsibilities. One woman working in the union movement commented on the difficulty women on low incomes experience in making savings:

*The first priority for people is to pay back the HECS debt, then to pay for a house. It's very difficult to get people to contribute to superannuation. Many women who are eligible for [the government] co-contribution [scheme] cannot afford to co-contribute so women have actually missed out on this incentive. Many women have an income so far behind the threshold that they are not getting the breaks.*<sup>41</sup>

The point at which women enter the paid workforce is a critical time in their lifecycle. It is the point at which patterns of earnings are set that have a significant impact on retirement savings. Experiences of inequality at this point, such as an inability to secure permanent fulltime employment and the gender pay gap, have lifelong consequences for the capacity of women to accumulate retirement savings. This leaves women more vulnerable to poverty in their later years.

### 5.3 Career progression

The extent to which women are able to progress in their careers within the paid workforce is another factor that influences their retirement savings. There is currently a dearth of women in senior leadership positions. For the top 200 companies listed on the Australian Stock Exchange at 1 February 2008, women chair only 2% of companies; women hold only 2% of Chief Executive Officer positions; and women hold only 8.3% of Board Directorships. Inequality is also apparent at senior line management positions, with women holding only 5.9% of these positions, a decrease from 7.4% in 2006.<sup>42</sup>

While these statistics reflect the inequalities at senior management levels in corporate positions, they also reflect entrenched

barriers for all working women. Experiences of sex discrimination and sexual harassment, fuelled by discriminatory stereotypes about gender roles, continue to pervade women's experiences of paid work. These can occur at any point in the lifecycle. These experiences subsequently affect women's lifetime earnings. They also present a barrier to women fully benefiting from the retirement income system. In the 2007-2008 year, the Commission received 438 complaints under the *Sex Discrimination Act 1984* (Cth), 84% of which were from women. The large majority of the complaints, 87%, were in the area of employment.<sup>43</sup>

During consultations, the Commission has heard consistently that women in Australia continue to experience workplace discrimination on the basis of sex, pregnancy, potential pregnancy and family and carer responsibilities. One woman spoke of her battle to gain a promotion in a male-dominated industry:

*I was overlooked for a position which I knew I had the skills and experience for. When I asked about it, management said, "That would never happen - she is a female". I asked Human Resources what avenues I had and they said, "If you want to keep working there you should keep your mouth shut".*<sup>44</sup>

Given that maximum benefits from superannuation are likely to flow from the maturation of contributions made early on in working life, low superannuation contributions made at this point in the lifecycle will have significant lifetime consequences.

Experiences of sexual harassment were also commonly reported during the Commission's consultation and support the finding that 22% of women have experienced sexual harassment in the workplace, compared to 5% of men.<sup>45</sup> One woman recounted her experience, highlighting the difficulty she faced in making a complaint:

*We were playing [and] mucking around. I knew he liked me. I didn't like him back. He made physical sexual advances and I had to fight him off. He was the boss. It was my word against his [so] I didn't raise it with the employer.<sup>46</sup>*

The onset of caring responsibilities, or potential onset of caring responsibilities, is another critical point at which women's advancement in the paid workforce is affected. This is often due to negative assumptions and stereotypes about women and their commitment to their career. This is particularly so following the birth of children. It is also due to the scarcity of flexible work arrangements available at senior levels. Experiences in the paid workforce relating to pregnancy and caring for children are discussed in the sections below.

A further result of lower earnings is that women will be less likely to have sufficient income to make voluntary contributions to superannuation without significantly undermining their capacity to meet their current financial responsibilities.

## 5.4 Pregnancy

Pregnancy is a time when women are commonly vulnerable to discrimination and inequality in the paid workforce. This can take the form of demotions, missing out on promotions, redundancies, denial of family friendly conditions and even bullying in some cases.<sup>47</sup> Almost one in every five pregnant working women experiences at least one difficulty in their workplace in relation to being pregnant.<sup>48</sup> Over one in five of the complaints received by the Commission under the *Sex Discrimination Act 1984* (Cth) were complaints of pregnancy discrimination.<sup>49</sup> As such, this point in the lifecycle has a significant impact on participation in the paid workforce and level of earnings, and impacts on the accumulation of superannuation. Accordingly, when superannuation balances are broken down by age, the largest widening of the gender gap occurs between the 23-34 and 35-44 age brackets, coinciding with the time when women commonly have children.<sup>50</sup>

On the Listening Tour, one woman reported her experience of workplace discrimination on the grounds of potential pregnancy:

*I've had a comment about me that I shouldn't be given a permanent job because I may have a baby soon. I'm not even pregnant.<sup>51</sup>*

Another participant described the experience of her daughter-in-law, which highlights how discrimination following pregnancy can impact upon women's labour market participation:

*I have a daughter-in-law who works for a call centre. She fell pregnant and had a baby, at this time her boss said that if she wanted to come back she could. After six months, he gave her a hard time and said she had to work full time if she wanted to work. He did this because he thought women should be in the home. She ended up leaving. She knew it was discrimination but he is the boss.<sup>52</sup>*

The vulnerability of women's employment, including potential job losses, demotions and redundancies, arising at the time of pregnancy or returning to work following pregnancy, can have severe financial consequences. This includes a loss of income at the time of pregnancy and financial insecurity as women attempt to find new work that accommodates caring responsibilities. The consequences of this vulnerability naturally flow-on to reduce the capacity of women to accumulate retirement savings.

“I was overlooked for a position which I knew I had the skills and experience for. When I asked about it, management said, ‘That would never happen – she is a female’.”

Participant, Australian Human Rights Commission consultation

## 5.5 Maternity and parental leave

The time following pregnancy, when women may take maternity leave to care for their children, is another critical point in the lifecycle for the accumulation of superannuation. Contrary to the recommendation of the Commission, the proposed Australian Government Paid Parental Leave scheme does not include a requirement for superannuation payments.<sup>53</sup> Further, the Australian Tax Office does not require employers to pay superannuation contributions for any paid parental leave or paid maternity leave.<sup>54</sup>

Those mothers whose employers do not pay superannuation contributions in addition to their paid parental leave entitlements will miss out on superannuation contributions during this time. As discussed above, given that maximum benefits from superannuation are likely to flow from the maturation of contributions made early in working life, a gap in the accumulation of superannuation at this point in the lifecycle has significant lifetime consequences.<sup>55</sup>

Paid maternity leave or paid parental leave also has implications for future earnings and workforce participation. There are links between the availability of paid parental leave and the paid workforce participation of mothers. For example, retention rates for some companies with paid leave entitlements such as Monash University, GM Holden and other ‘Employer of Choice for Women’ companies are around 90%.<sup>56</sup> Maintaining a connection to the paid workforce following the birth of a child is a determinant of future employment patterns and earning.<sup>57</sup> Thus, paid parental leave plays a crucial role in increasing the capacity of women to accumulate retirement savings.

## 5.6 Caring for children

Perhaps the most fundamental barrier to women’s full participation in paid work and their ability to fully benefit from the retirement income system, is the struggle to balance paid work and caring responsibilities. The onset of caring responsibilities following the birth of children has a significant impact, both on the lifetime earnings and level of paid workforce participation of women.

Contrary to the recommendation of the Commission, the proposed Australian Government Paid Parental Leave scheme does not include a requirement for superannuation payments.

In Australia, mothers' workforce participation continues to be low by international standards, which is evidence of the significant barriers to paid workforce participation experienced by employees with caring responsibilities. The employment rates in Australia for women with children, particularly those under six years of age, are low by comparison with other OECD countries. The employment rate of mothers with a child under six years of age is 49.6%, compared with the OECD average of 59.2%.<sup>58</sup>

University educated men who have children are expected to earn close to double the lifetime earnings of women in the same category.<sup>59</sup> There is also a stark difference in projected lifetime earnings between women with children and women without children.<sup>60</sup> These gaps in lifetime earnings demonstrate the financial penalty women are subject to because of their gender and their caring responsibilities.

There are a number of interconnected issues related to the care of children that have an impact on women's participation in the paid workforce and earnings. Subsequently, these issues also impact on women's retirement savings. These include the unequal division of unpaid caring work; the limited social

infrastructure to support employees with caring responsibilities; and the lack of social and economic value placed on unpaid caring work.

### (a) Unequal division of unpaid caring work

Women continue to undertake the large majority of unpaid work in households, including caring for children and other domestic work.<sup>61</sup> The birth of children is a key point in the lifecycle where gender inequality in the division of unpaid work commonly widens.<sup>62</sup> 'Time use' studies show that the birth of a child commonly leads to mothers not only doing less paid work and more of the unpaid work of child care, but also the extra tidying, shopping, cleaning and laundry that the presence of children creates. The birth of a child results in women working incredibly long hours in both paid and unpaid work. In 2006, the total hours of work for mothers whose youngest child was between 0-4 was 85.9 hours weekly, compared to 79.6 hours for fathers, 61.3 hours for men without children and 55.5 hours for women without children.<sup>63</sup>

As discussed above, decisions about the division of unpaid work in households are complex and may be influenced by factors such as earnings, financial commitments, availability of child care and taxation implications. For example, women often decide not to continue in paid work after having a baby because it's 'not worth it' financially, after taking into account the cost of child care, commuting and the loss of tax benefits. As such, the choices that women and men make about the division of paid work and caring responsibilities are often constrained. When women undertake the greater share of caring responsibilities, men are also enabled to earn more than would be possible if the caring responsibilities were shared equally.

One man recounted his own experience making decisions about the division of paid work and caring responsibilities:

*Doing the sums of child care can make it more economical for my wife to stay at home because she earns less than I do.*<sup>64</sup>

Family decisions may also be bound up in social expectations about women as carers and men as primary bread winners.<sup>65</sup>

One woman in a community consultation described her decision-making about the division of caring responsibilities:

The onset of caring responsibilities following the birth of children has a significant impact, both on the lifetime earnings and level of paid workforce participation of women.

‘Time use’ studies show that the birth of a child commonly leads to mothers not only doing less paid work and more of the unpaid work of child care, but also the extra tidying, shopping, cleaning and laundry that the presence of children creates.

*...I would have to say that... there is a general expectation that women will look after the child care, put their careers on hold regularly or stop...their careers completely and then move on back into the work force at another time.<sup>66</sup>*

The gap between women and men’s earnings may also influence decisions about who undertakes paid and unpaid work in a household.<sup>67</sup> The gender pay gap may in effect force the higher earner to take on the majority of paid work while the lower earner, usually female, commonly takes on the majority of the unpaid caring work.

The gender pay gap is not only about women taking on more unpaid work, but also about men being trapped in a rigid earning model that can be hard to change once adopted. This was a view expressed by a service provider:

*More and more blokes want to care for their children, but financially they are not making that decision because men are earning more. They are the breadwinners. If you do equalise women and men’s pay it will create opportunities for men to do that.<sup>68</sup>*

The unequal division of unpaid work among households has a serious and lasting impact on the long term financial security for women. As stated above, the breakdown of superannuation balances by age shows that the largest widening of the gap occurs between the 23-34 and 34-44 age brackets, coinciding with the time that women commonly have children. This is a time in the lifecycle when women are working their hardest, when paid and unpaid work are taken into account. However, because women’s paid work diminishes at this time they fall behind sharply on their retirement savings.<sup>69</sup>

**(b) Lack of structural support for employees with caring responsibilities**

Workplace structures have evolved around an ‘ideal worker’ norm of the traditional male breadwinner who is supported by a wife who is at home full time raising children. The ‘ideal worker’ norm reflects the traditional male breadwinner pattern of continuous full time work with no recognition of his caring responsibilities.<sup>70</sup>

As noted above, women continue to have greater responsibility for the care of children. Yet, the lack of structural support for employees with caring responsibilities,

“Doing the sums of child care can make it more economical for my wife to stay at home because she earns less than I do.”

Participant, Australian Human Rights Commission consultation

Sole parents, the majority of whom are women, commonly experience additional difficulties in balancing their paid work and caring responsibilities because they do not have the additional support of a partner.

such as the limited availability of flexible work arrangements and quality, affordable child care, presents a further barrier for women's participation in the paid workforce and subsequently, for the accumulation of superannuation.

Research jointly conducted by the Commission and a number of women's organisations found that parents with children of school age nominate greater flexibility in paid work as a priority for providing better support in balancing their paid work and family responsibilities.<sup>71</sup> In previous consultations, the Commission had heard that, although flexible work practices are increasingly available, resistant management culture prevents them being taken up.<sup>72</sup>

Sole parents, the majority of whom are women, commonly experience additional difficulties in balancing their paid work and caring responsibilities because they do not have the additional support of a partner.<sup>73</sup> This leaves sole parents particularly vulnerable to financial insecurity throughout their lives and consequently in retirement.

To balance caring responsibilities, and in order to secure flexible working arrangements, women may also typically take on paid work which does not fully match their skills and experience. Such trade-offs between conditions and pay were reported to the Commission throughout the consultations for the report, *It's About Time: Women, Men, Work and Family*.<sup>74</sup> During the Commission's consultations, one woman described her frustration at finding flexible work arrangements that would allow her to fulfil her caring responsibilities:

*I followed my husband around so wherever he has had a job I've had to either find a job or just sit back and watch the world go by. It has been difficult because at certain points of my life I've had a young child that I've really wanted to look after or be with a little bit more than a full time job would allow me to be with her. So, it's the inflexibility of the work place that I found really difficult to deal with.*<sup>75</sup>

Another woman explained the experience of her friends in finding work at an equivalent level after pregnancy:

*I have a lot of friends who are professional women and who have had children. Overall, many are having trouble re-engaging into work at the same level after having a baby. In most cases they have to take a step back to be able to find a job that fits in with their caring responsibilities. This is different for men at the same level.*<sup>76</sup>

The division of paid and unpaid work is also influenced by workplace cultures and attitudes to flexible work that also constrain men. This maintains the status-quo of the male breadwinner/female carer model, which is a key contributor to the gender gap in retirement savings. A woman told the Commission that her male partner worked full time because his workplace culture pressured him to, despite it making more financial sense for her to work full time:

*You really have to push for work and family balance. I work part time so that I can pick up the kids from school. It would work better for us financially if my partner worked part time but his workplace culture won't allow it. He doesn't feel he can ask for part-time hours because he's a male and it's outside the realms of the workplace norm.*<sup>77</sup>

Another woman highlighted the expectation on men to be the primary breadwinner:

*Culturally, it is really difficult for men to take up family friendly [work arrangements]. When my child got chicken pox, we were going to each take a day off.*

*But when my husband rang his workplace, they said "who wears the pants in your family?"<sup>78</sup>*

In two parent families, current tax arrangements, where *Family Tax Benefit Part B* is withdrawn on the income of the secondary earner, also create a disincentive to labour market participation for secondary earners – primarily women.<sup>79</sup> Women are effectively taxed at a much higher rate for working up to a certain threshold. This has an impact on women's retirement savings, as the payment does not include superannuation payments.

### **(c) Lack of social and economic value placed on unpaid caring work**

Another dimension of inequality, experienced by women at this point in their lives when they are caring for children, is the lack of social and economic value attributed to unpaid work, such as caring and domestic work. There are a range of payments and tax benefits to support individuals with child care responsibilities. However, these do not adequately reward the considerable benefit this care provides to communities and the economy, nor do they compensate for the serious financial penalties that result from these responsibilities. Despite its significant contribution to the economy, the care of

Despite its significant contribution to the economy, the care of children still does not have the status or value of paid work.

children still does not have the status or value of paid work.<sup>80</sup> Indeed, this is clear in the very conception of the superannuation system, which does not recognise the care of children as a form of work.

These examples relating to the care of children show that the gender gap in retirement savings is the end result of a cumulative and interconnected set of circumstances. These include social expectations of women, gender inequity in the division of unpaid work, the absence of proper structural support for employees with caring responsibilities and the lack of value ascribed to caring work. For many women, caring for children is a key point in the lifecycle where experiences of inequality have a considerable impact on their long term financial security.

## **5.7 Caring across the lifecycle**

It is broadly accepted that pregnancy, childbirth and caring for children are events in a woman's lifecycle that greatly impact on their paid workforce participation. However, what is far less recognised is the myriad of other caring relationships for which people, often women, have responsibility that similarly impact on paid workforce participation and lifetime earnings. These include the care of elderly people, children and adults with disability and grandchildren.

In 2003, there were 2.5 million carers who provided some assistance to those who needed help because of disability or age. This statistic includes primary carers, who provide the majority of assistance needed, as well as informal carers. A large majority (71%) of primary carers were women. Women also commonly become carers earlier in life, compared to men.<sup>81</sup> This has implications for the accumulation of superannuation early in the lifecycle, which then has a consequence for the benefits flowing from the maturation of those contributions.

Research shows that female primary carers aged 30–64 have markedly lower rates of paid workforce participation than other women in the same age group.<sup>82</sup>

The inability to participate fully in the paid workforce due to caring responsibilities has significant consequences. These include working fewer hours;<sup>83</sup> receiving lower income during their working years;<sup>84</sup> experiencing higher levels of financial stress<sup>85</sup> and possessing a much reduced ability

to invest towards retirement.<sup>86</sup> This is of particular concern given research suggests that women who were providing care for someone had increased odds of themselves being early retirees.<sup>87</sup>

It may often be assumed that women who have had child care responsibilities will be able to re-enter the paid workforce once their children no longer need full-time care and then build their retirement savings. However, older people, and particularly older women, are often significant sources of informal care for family such as grandchildren,<sup>88</sup> spouses<sup>89</sup> and people with disability.<sup>90</sup> Research also indicates that approximately 25% of all Australian women in their fifties are carers of other people.<sup>91</sup> This reduction in the capacity of older women to participate in the paid

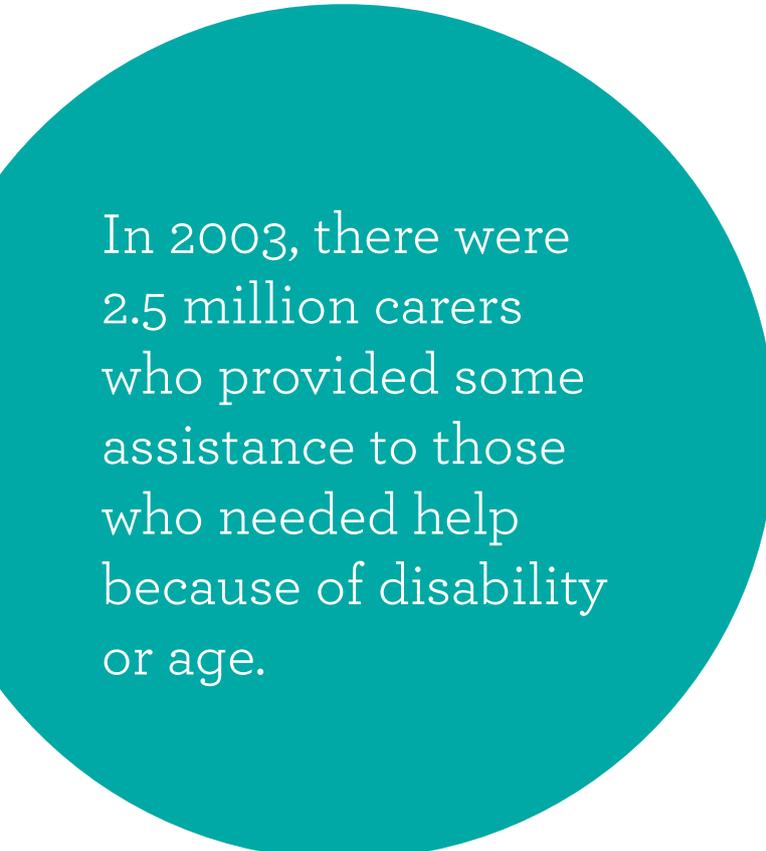
workforce is yet another financial penalty for undertaking caring responsibilities.

It is important to acknowledge that these care relationships can differ in nature from the care of children. For example, the care required may be episodic in nature, such as during a period of chemotherapy, or where an illness manifests itself randomly.<sup>92</sup> Further, care may be required for an indefinite duration such as with care of an older child with a permanent disability. In the Commission's consultations, caring responsibilities over the lifecycle were described as a 'care trajectory' where people move from different phases of caring.<sup>93</sup>

A key challenge for carers' participation in the paid workforce, and their subsequent benefit from the retirement income system, is the fact that workplaces do not reflect the reality of their caring responsibilities, which may occur at any point in the lifecycle.<sup>94</sup> Central to this, is the assumption in public policy and workplaces that employees only require flexibility and support for the care of children. Take for example, the Federal government's National Employment Standards (put forward as a key 'safety net' element of the revised workplace relations system). The standards did not expand the right to request flexible work arrangements to broadly recognise caring responsibilities, but limited it to parents of children of school age.<sup>95</sup> The lack of flexible work arrangements available for all types of caring and limited protection from discrimination on the basis of carer responsibilities present major barriers for carers. This has consequences for their financial security both at the time of caring and into the future.

Aboriginal and Torres Strait Islander women are also more likely to be carers, compared to non-Indigenous women. This adds a further financial penalty to their already disadvantaged position in the paid workforce. In comparison to non-Indigenous carers, Aboriginal and Torres Strait Islander carers have lower rates of paid workforce participation and significantly lower earnings, which inevitably results in severe financial disadvantage that compounds over time.<sup>96</sup>

Similarly to the care for children, other forms of care do not enjoy the value or status of paid work, despite the significant contribution this care makes to the well-being of the community and the support it provides to the national economy.



In 2003, there were 2.5 million carers who provided some assistance to those who needed help because of disability or age.

It is estimated that in 2005, informal carers provided approximately 1.2 billion hours of care at an estimated replacement value of \$30.5 billion.<sup>97</sup> Yet, this work is not recognised or rewarded as work in the retirement income system.

Instead, those who undertake unpaid work are presented with a financial penalty, leaving carers significantly vulnerable to poverty in retirement.

## 5.8 Gendered ageism

While women can be subject to discrimination at any point across the lifecycle, older women face particular barriers to paid workforce participation. This is due to 'gendered, ageism',<sup>98</sup> where gender discrimination is exacerbated by age discrimination.<sup>99</sup> Age discrimination creates barriers to paid workforce participation in a number of circumstances. This includes in re-entry to the paid workforce, recruitment, training, promotion, terms and conditions of employment, the balancing of unpaid work and phased retirement. Women over the age of 45 may be seeking to build their retirement savings after a period outside the paid workforce due to child-rearing. However, experiences of gendered ageism may create barriers to paid workforce participation. This impacts on earnings, and thereby compromises the accumulation of retirement savings.

One way gendered ageism is manifest is in the use of unlawful stereotypes and assumptions about older women workers. Such stereotypes include being perceived as 'loyal but lacking potential', 'low in energy' and 'unwilling to accept criticism'.<sup>100</sup> Employers may also assume that all older female workers will have had significant breaks in their employment due to family responsibilities and will not possess the skills required for the position.<sup>101</sup> In the Commission's consultations, one individual recounted the assumptions made due to her age in a job interview for a teacher's position:

*The interviewer was worried that I might not be able to handle some of the students swearing at me. I could have been offended by his assumption but I chose not to be.<sup>102</sup>*

The consequences of discriminatory stereotyping for older women are far-reaching and serious. These stereotypes and assumptions can prevent older women

... stereotypes and assumptions can prevent older women from being selected for jobs or, when employed, from being considered for training and promotion opportunities.

from being selected for jobs or, when employed, from being considered for training and promotion opportunities.<sup>103</sup> Another Australian study revealed that older women workers were perceived as the most 'socially remote' from all other age and gender categories within the workplace and received the greatest number of negative decisions across recruitment, training and promotion categories.<sup>104</sup>

Discrimination based on age and gender can result in far fewer employment choices, leading older women to being forced into casual and/or precarious work.<sup>105</sup> This kind of work commonly offers fewer opportunities for training and development, which further compounds the actual or perceived skills situation for older women workers. As a result, older women workers may find themselves trapped in unemployment or under-employment without the quality or security of work that permanent employment can offer.<sup>106</sup> This in turn affects their ability to accumulate retirement savings. Women in the 45-54 age bracket have significantly higher rates of under-utilisation in the paid workforce, compared to their male counterparts.<sup>107</sup>

One in three Australian women experience threat of or actual physical violence, sexual violence and psychological violence (controlling behaviour) from a current or former partner in their lifetime.

What is also troubling is that, in the face of entrenched discrimination, older women themselves may start to believe and internalise the stereotypes and select out of better work opportunities. This would further compromise both their ability to accumulate retirement savings and their long term financial security.

### 5.9 Gender-based violence

It is not only employment-based inequalities that impact on women's financial security in the present and long term. One of the most pervasive daily experiences of gender inequality in Australia is gender-based violence. Gender based violence has serious implications for both the short and long term financial security for women, thereby severely impinging on their capacity to accumulate retirement savings. One in three Australian women experience threat of or actual physical violence, sexual violence and psychological violence (controlling behaviour) from a current or former partner in their lifetime.<sup>108</sup> Some groups of women experience higher rates of violence including Aboriginal and Torres Strait Islander women, women with disability and women of diverse sexualities.<sup>109</sup>

Domestic violence can take a number of forms. The most common include physical and sexual violence, intimidation, emotional abuse and financial abuse and deprivation.<sup>110</sup> In particular, Australian research has shown that financial abuse of women by their partners 'entrenches the poverty and dependence of women and children and may have severe, long-term impacts that have been barely acknowledged to date'.<sup>111</sup> Financial abuse can include forcing women to bear the majority of the household costs, regardless of their income status, which can have a long term impact on their financial security. One woman shared her experiences as a participant in an Australian study:

*He put everything in my name - gas, electricity, telephone, credit cards...99% of things are still in my name ... Five evictions, bankruptcy twice, this list goes on ... I came out of bankruptcy this year. It was the second time and went on for two years. The first time was a year and a half before this and lasted 6 months.<sup>112</sup>*

Studies have identified a clear link between experiences of domestic violence and disruptions to engagement in paid employment. This can be due to violent partners controlling engagement in paid work, threats of violence in the workplace or the physical and psychological injuries sustained from violence, including low self esteem.<sup>113</sup> Domestic violence also impacts on the capacity of women to find and retain employment.<sup>114</sup> Women who have experienced violence may also lose their jobs due to the trauma related to violence, frequent or prolonged absenteeism or the need to preserve and prioritise their safety.<sup>115</sup> As a result of the disruption to their engagement in paid work, women who have experienced violence are more likely to have lower personal incomes. They are also more likely to be employed in casual and part-time work, thereby affecting their financial security and capacity to accumulate retirement savings.

Domestic violence and family violence is also the single biggest cause of homelessness in Australia.<sup>116</sup> The majority of women using homelessness support services due to domestic violence are reliant on government payments or benefits.<sup>117</sup> Homelessness due to domestic violence leaves women financially vulnerable for many years to come.<sup>118</sup>

One study quotes a survivor of domestic violence explaining her financial situation years after she left the violent relationship:

*I was left on the street with nothing - he got everything. When I met him I had everything and thought my future was assured. [Now] I don't have life insurance, nothing like that. Not even a nest egg for the future... lucky that I've got a roof over my head!<sup>119</sup>*

Domestic violence comes at enormous personal cost for individuals. In 2004, Access Economics estimated that the every victim of domestic violence will carry a total lifetime cost of \$224 470.<sup>120</sup> The National Council's recent projections suggested that in the year 2021/22, pain, suffering and premature mortality will cost a total of \$3.9 billion. The victim/survivors of domestic violence will cover 94.4% of those costs which include the related health and productivity costs. This costs inevitably impact on the ability of women to accumulate retirement savings, thereby increasing their vulnerability to poverty in retirement.

## 5.10 Divorce or separation

It is commonly assumed that women will rely on their partner's income for financial security during retirement. However, divorce and separation is a further factor contributing to financial insecurity for older women. The number of divorced women entering retirement is expected to rise significantly in the next two decades.<sup>121</sup>

It is well established that women often experience financial hardship following divorce.<sup>122</sup> Analysis of household wealth has found that single female parent households have significantly less accumulated wealth compared to single male parent households in terms of home equity, superannuation and other assets.<sup>123</sup> Further, women's disposable income commonly decreases following separation, limiting their capacity to accumulate superannuation or make voluntary savings. For example, in 2003, men who separated experienced an average drop in their household disposable income by \$4,100 per year, compared to women who separated experiencing a drop of \$21,400.<sup>124</sup>

A study examining the impact of divorce in retirement has found that divorce has lifetime financial consequences.<sup>125</sup> For example, examining the financial circumstances of individuals aged 55-74, by marital status and gender, shows that divorced women have the lowest levels of household income, superannuation and assets compared to married people and divorced men. Divorced women were also less likely to own their home outright compared to married women.<sup>126</sup>

One woman in the Commission's consultations told her story of previous exclusion from superannuation scheme, followed by a marriage break-up, illustrating the financial insecurity experienced by women in this situation:

*When I worked years ago men could join the super fund but women couldn't. My husband said, "Don't worry about super because you'll be leaving [the paid workforce] soon". Then my marriage fell apart and I was left with no superannuation because all the money had gone into the house instead. I left after 15 years in the paid workforce with nothing, no superannuation, a bit of long service leave. I didn't get the same wage as the males yet I was expected to take on more secretarial work. That is the way the work was structured.*

There have been significant advances in the family law system to improve women's financial security following separation or divorce. These include the recognition of non-financial contributions to the relationship and the recognition of superannuation as property to be divided amongst spouses.<sup>127</sup> However, the significant disparity between the earnings and wealth of women and men following divorce demonstrates that inequality persists, with lifetime consequences.



... in 2003, men who separated experienced an average drop in their household disposable income by \$4,100 per year, compared to women who separated experiencing a drop of \$21,400.

## 6. The consequences of the gender gap in retirement savings

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The most serious consequence of the gender gap in retirement savings is the likelihood of poverty for women in retirement. Lower levels of retirement savings, a likelihood of early retirement and longer life expectancy place women at greater risk of a sharp decline in their standard of living during retirement.<sup>128</sup> Those women who experience additional layers of inequality due to race, disability, age, sexuality or socio-economic status, are at even greater risk of poverty in retirement. Poverty and financial insecurity have a significant impact on the enjoyment of basic human rights such as the right to an adequate standard of living, including access to food, shelter, clothing and the right to health.

During consultations, the Commission heard many stories of women, justifiably anxious about prospects of poverty in retirement, who were working long hours to redress their situation:

“The pressure is really on women who have not been high income earners and the outlook for the future is bleak. I see many tired women who are working fulltime, supporting husbands and trying to be a helpful grandparent.”

Blog entry, Australian Human Rights Commission ‘Listening Tour’

The most serious consequence of the gender gap in retirement savings is the likelihood of poverty for women in retirement.

*As a baby boomer approaching retiring age and having spent most of my years raising children, I have very little hope of retiring and will need to work for as long as possible. I will not be independent financially... The pressure is really on women who have not been high income earners and the outlook for the future is bleak. I see many tired women who are working fulltime, supporting husbands and trying to be a helpful grandparent.<sup>129</sup>*

As a result of low superannuation savings, women are currently, and will continue to be, heavily reliant upon the Age Pension. The Australian Government has reported that 58.3% of all Age Pensioners are women and 73% of those receiving the single rate of the Age Pension are women. Of all retired households, single women are most likely to be reliant on the full Age Pension as their main source of retirement income.<sup>130</sup> It should be noted that single women include women

who have never partnered, women who are divorced or separated and women who are widowed.

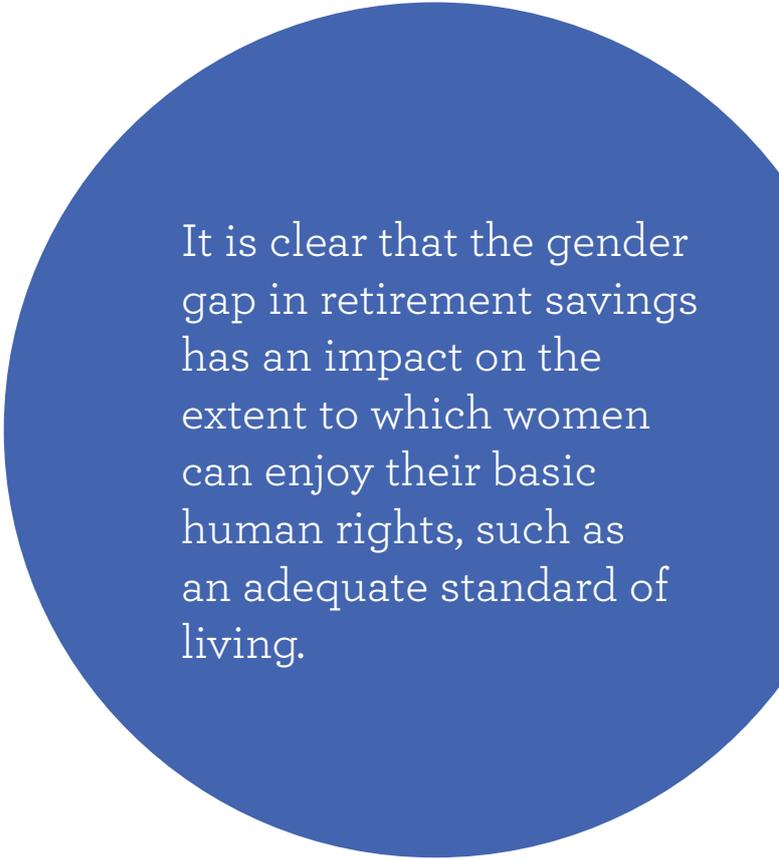
As noted earlier, research indicates that between 2000 and 2005, single elderly female households had not only experienced the highest incidence of poverty compared to other household types,<sup>131</sup> but also have been at the greatest risk of persistent poverty.<sup>132</sup> Economic modelling of the recent increases to the single rate of the Age Pension show that while the increase will alleviate poverty somewhat, around one in three retired women on the single rate of the Age Pension will remain in poverty.<sup>133</sup>

There are a number of serious consequences of poverty for women in retirement, including the inability to pay for basic expenses such as food, housing, utilities, clothing and health expenses not covered by Medicare.

In a study on life after retirement, 43.5% of single women reported that their standard of living was worse or much worse after retirement. Of these single women, divorced women were even more likely to experience a decline in standard of living, with 54.3% of divorced or separated women reporting their standard of living had worsened. This was a higher proportion compared to women and men who were widows and women and men who were never married.<sup>134</sup>

Reliance on the Age Pension in retirement results in women making major adjustments to meet their living expenses. Both single and partnered women are more likely than men to cut back on their normal weekly spending in retirement. Retired single women are almost twice as likely as single men to sell their house to move to lower cost accommodation because of their financial circumstances in retirement.<sup>135</sup>

It is clear that the gender gap in retirement savings has an impact on the extent to which women can enjoy their basic human rights, such as an adequate standard of living. These experiences of financial insecurity and poverty in retirement are the product of women's inequality over their lifecycle and a retirement income system that does not reflect the reality of women's lives.



It is clear that the gender gap in retirement savings has an impact on the extent to which women can enjoy their basic human rights, such as an adequate standard of living.

## 7. Building financial security for women over the lifecycle: Solutions for closing the gender gap in retirement savings

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The gender gap in retirement savings is a problem which, left ignored, will only grow as a major social and economic problem. The maturation of the superannuation scheme and women's increasing participation in the paid workforce will likely narrow the gender gap slightly over time. However, future projections show that due to ongoing experiences of inequality over the lifecycle, a gender gap in retirement savings will continue to persist.<sup>136</sup>

Given that the gender gap in retirement savings is the *cumulative* product of women's everyday experiences of inequality, the retirement income system must be reformed to reflect the reality of women's lives. The retirement income system should provide equitable outcomes for women and men and protect all individuals from poverty. Importantly, the system should ensure that women are not financially penalised for undertaking caring responsibilities – work that is the crucial underpinning of individual and national wealth creation in Australia.

The eradication of the gender gap in retirement savings will require a long term, sustained effort to address gender inequality in all its forms, from gender segregation in education to women's poverty in retirement. However, it is vital that the gap narrows in the near future to provide increased financial security for women in retirement.

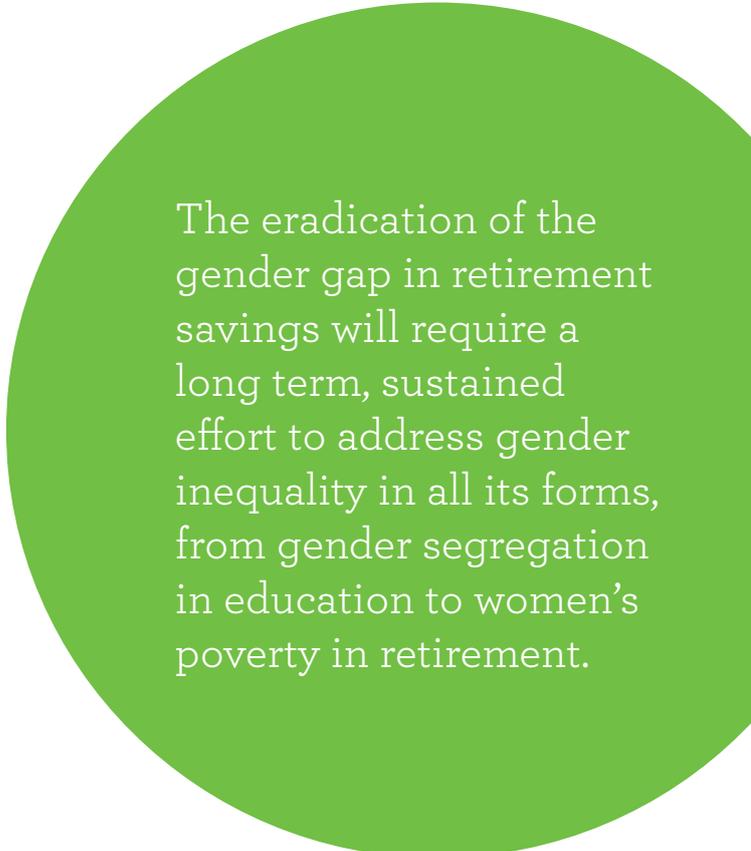
There are a number of policy reforms that should be pursued to redress women's disadvantage in the current retirement income system and build women's financial security in retirement.

1. Remove the barriers to women's participation in the paid workforce and close the gender pay gap.
2. Invest in measures to redress women's disadvantage in the superannuation scheme.
3. Specifically recognise and reward unpaid caring work in the retirement income system.

Each of these requires creative, ambitious policy reform to make a significant difference. However, some foundational ideas are discussed below.

### 7.1 Remove the barriers to women's participation in the paid workforce and close the gender pay gap

Increasing women's labour market participation and increasing women's earnings across the lifecycle is critical to closing the gender gap in retirement savings. Measures to support women's labour market participation and address the gender pay gap must feature as a strategy to build women's financial security in retirement.



The eradication of the gender gap in retirement savings will require a long term, sustained effort to address gender inequality in all its forms, from gender segregation in education to women's poverty in retirement.

This includes measures to adequately support all employees – women and men – to better balance their paid work and caring responsibilities across the lifecycle. Better sharing of paid and unpaid work between women and men will have a flow-on effect to greater equity in retirement savings. Measures to increase women’s workforce participation must be accompanied by accessible, affordable, quality child care. They should also be accompanied by other care services to support employees with caring responsibilities across the lifecycle.

Strategies to remove the barriers to women’s participation in the paid workforce should also respond to the particular experiences of women who experience further inequality on the basis of their race, disability, age, sexuality and socio-economic status. Importantly, it is critical that measures are put in place to increase economic security and support paid workforce participation for women who experience violence.

The gender pay gap also remains a key challenge to achieving gender equality in retirement savings and retirement incomes. Closing the gender pay gap will require sustained efforts to shift the gender segregation of the paid workforce and address the historical undervaluation of work commonly performed by women. Business, government, unions and community all have an important role to play.

## 7.2 Invest in measures to redress women’s disadvantage in the superannuation scheme

Another key strategy is to make modifications to the superannuation system itself in order to redress women’s inequality over the lifecycle and increase financial security in retirement. As a start, superannuation payments should be included for paid maternity leave and paid parental leave payments so that women do not miss out on contributions at this critical point in their lifecycle

Tax incentives that increase the retirement savings of women and others on low incomes should be further developed and expanded. For example, the superannuation co-contribution scheme has been primarily used by women on low incomes to build their retirement. During 2007-08, 60% of individuals who were paid co-contributions

... it is critical that measures are put in place to increase economic security and support paid workforce participation for women who experience violence.

were female, and 31% of these women were aged between 46 and 55.<sup>137</sup> It is clear that investing in such measures can improve women’s financial security in retirement.

## 7.3 Specifically recognise and reward unpaid caring work in the retirement income system

While the above-mentioned reforms may improve women’s superannuation balances overall, they will not fully redress the inequality stemming from unequal division of unpaid caring work, and the lack of recognition of this work within the retirement income system. As such, a key strategy to build a retirement income system that delivers financial security for women must be to specifically recognise and reward unpaid work.

It could be argued the Age Pension exists as a form of redistribution and equity for women who have been unable to save for their retirement because of caring responsibilities and low earnings. However, given the minimal rate of the Age Pension,

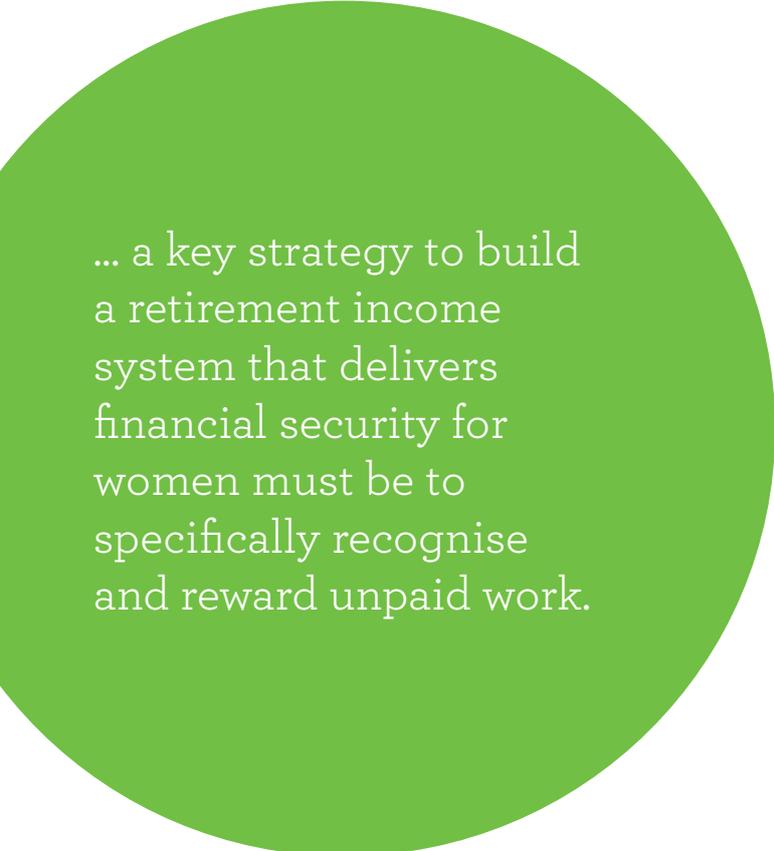
and Australia's comparably low spending in this area, it does not properly redress women's disadvantage in the superannuation system.<sup>138</sup> Further, the Age Pension is a broad based entitlement – it does not specifically recognise or reward unpaid work.

A starting point would be to include superannuation payments on Centrelink Carer Payments, Parenting Payments and the Australian Government's new Paid Parental Leave scheme, due to start in 2011. However, due to the minimal rate of these payments, these measures alone will not close the

gender gap in retirement savings. Nor will they deliver financial security for women in retirement.

It is clear that more substantial reform is necessary to ensure that those who undertake unpaid caring work are not financially penalised in retirement.

A broader investigation into how the system can be reformed, to properly recognise and compensate those who undertake unpaid caring work, should be a key priority for the Australian Government.



... a key strategy to build a retirement income system that delivers financial security for women must be to specifically recognise and reward unpaid work.

## 8. Conclusion

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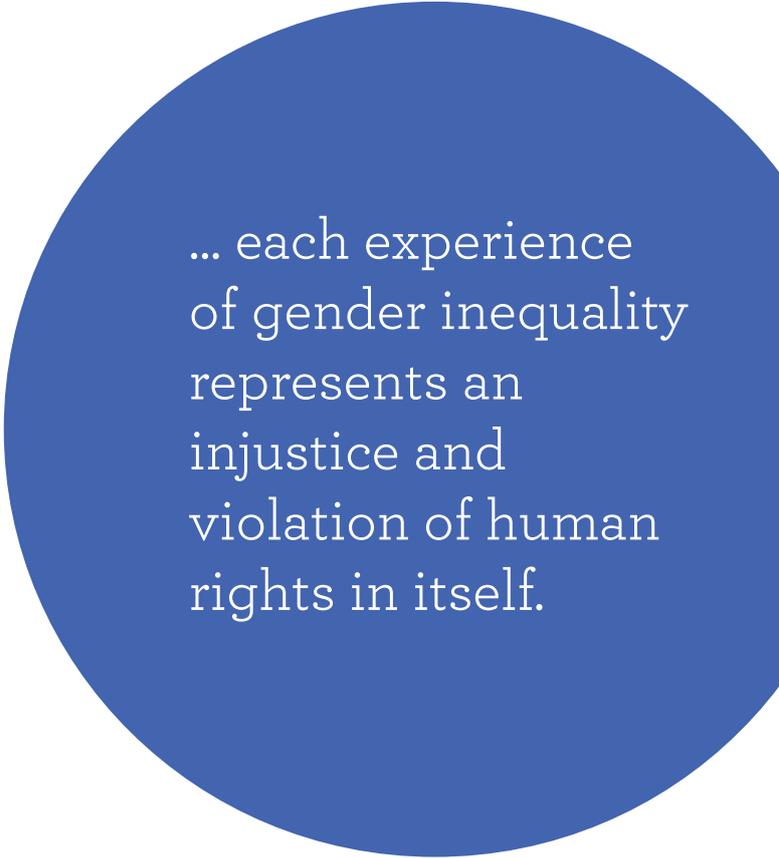
*Because I was unable to access superannuation funds through my work in earlier years I had to return to work at the age of 66 [years], because I found it was impossible to maintain a house on my own and pay service bills etc. on the old age pension. I am now 72 [years] old and still working...I love my work and am dedicated to it - but long hours are having a deleterious effect on my health and the constant worry of not being able to meet the greedy interest rate payments is very stressful. ..Paying [a loan] back, out of a pension, is impossible - and women don't realise this until they have been forced in to the situation of using their only asset to try to achieve a liveable income.<sup>139</sup>*

This case study highlights the very real impact of women's inequality over the lifecycle. The gender gap in retirement savings and retirement incomes is a consequence of events across a woman's lifecycle. It stems from deep and systemic gender inequality - ingrained attitudes towards gender roles and caring; women's vulnerability to violence; the gender pay gap; constrained choices and decisions about paid work and care; the impact of divorce; discrimination and harassment. Each of these experiences affects subsequent opportunities and finally leads to women accumulating poverty instead of financial security.

While this paper is focused on the retirement income system, it is crucial to emphasise that each experience of gender inequality represents an injustice and violation of human rights in itself. This paper illustrates how each injustice is further compounded by financial penalty in retirement. Examining and addressing one issue in isolation will not deliver the systemic change required to achieve full gender equality. Each needs to be considered in the context of its causal and connecting factors. Compounding layers of discrimination and disadvantage must also be addressed.

**The gender gap in retirement savings and retirement incomes requires us to think beyond the current retirement system and envision a system where every contribution – paid and unpaid – is appropriately recognised and valued.**

The retirement income system should be informed by the reality of events across a woman's lifecycle - entering the workforce, career progression, pregnancy, balancing work and caring responsibilities, violence, divorce and retirement.



... each experience of gender inequality represents an injustice and violation of human rights in itself.

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