



RESPONSE TO REQUEST FOR GENDER EQUALITY STRATEGY SUBMISSION FOR STATE OF VICTORIA

Introduction - Women in Super

Women in Super (WIS) is a national not-for-profit advocacy and networking group for women employed in the superannuation and financial services sectors. Women in Super was founded in 1994 and has a long history of advocating for improving women's access to superannuation and retirement outcomes for women.

WIS advocates on behalf of its members and women generally to government, politicians, unions, employer organisations, regulators, and superannuation funds to improve women's access to superannuation.

WIS members inspired and have continued to organise the Mother's Day Classic, a fun walk/run held across Australia on the second Sunday in May, because they care about the health of women as well as their financial wellbeing. To date we have proudly raised \$27.4 million for breast cancer research.

Executive Summary

As an organisation, the mission of Women in Super is to have a superannuation system without gender bias and our objectives relate to improving access to superannuation and improving the retirement outcomes of women. Therefore we not only undertake policy, research and campaign work to further our understanding of and highlight the barriers faced by women in accumulating sufficient superannuation for an adequate retirement but we also look at female workforce participation and the gender pay gap as they are inextricably linked under the current retirement income system.

In February 2014 we organised the Women's Super Summit in conjunction with the Australian Institute of Superannuation Trustees which was attended by the broad industry and aligned groups with the aim of furthering discussion and setting priorities for improving women's retirement outcomes. Since then, awareness of the issue has been rising steadily and in fact, has been highly publicised in recent years in the industry and media. The Senate Inquiry into economic security for women in retirement launched in late 2015 was a very welcome bi-partisan initiative.

The introduction of a process by the State of Victoria to develop A Gender Equality Strategy for Victoria to guide actions and priorities, and to work alongside the community towards a common goal of equal social, civic and economic participation for women is a welcome step.

We believe that the State of Victoria has a role to play in advocating for better gender equality at a national level too.

We would strongly recommend that in introducing its Gender Equality Strategy for Victoria, the State should formalise a mission statement and objectives that are measurable with a set timeframe to report back on progress so that it is clear whether or not the objectives have been met. In setting a mission and strategy all state departments should be clear as to what the expected outcomes and type of society Victoria expects to be.

Objectives could include the following:

- To give men and women equal opportunities of social, civic and economic participation
- To introduce gender budgeting and analysis for all policies so that the impact on women is understood
- To set equality indicators and to advocate for these nationally
- To set targets for gender equality that are measurable

(a) Gender inequality affects women in all areas of their lives

What barriers have you observed for women?

- Age discrimination (which can affect women and men)
- Lack of real and transparent commitment to gender equality
- Lack of progress on issues such as gender pay and super gap
- Gender stereotyping at all levels of society
- Workplaces and work practices that do not take account of differences in male and female work and lifestyle patterns
- Lack of financial literacy skills, access to money, access to housing and access to asset ownership
- Lack of access to housing and aged care
- Lack of access to high quality childcare and real division of caring responsibilities between men and women

All of the above affect women in different ways and to differing levels depending on whether they are young, old, full-time workers, part-time workers. Some of these barriers will be discussed in further detail in the relevant sections in this submission.

How do we shift embedded attitudes about women and their role in society?

Changing embedded attitudes about women and their role in society will not be easy. However, if we have robust policies and practices in place from a State government perspective and at a wider corporate and societal level that such attitudes are archaic and not acceptable then we will 'move the dial'.

For example, a long held belief has been that the reason that women were not progressing to senior management levels and to board level positions was that the best were being hired for available jobs and that the best were men. We now know that this is not true. Men have been mentored, sponsored and tapped on the shoulder for many years. Although progress has been slow in these areas and more these to be done, many women and men now no longer accept that past practices led to appointments based on merit and there is growing awareness that recruitment practices need to be fair and free of unconscious bias in order to genuinely recruit the best.

The Victorian government can ensure that for all state positions hiring practices are robust. In many states in Sweden the management of state owned companies and board positions held by females equates to 50% after a concerted effort was made to change historic recruitment practices and the change was accomplished in less than 15 years ago. Not only did the number of applicants rise substantially over this time frame but the talent pool rose substantially too.

Gradually over time, and hopefully over a short time frame, embedded attitudes will change as their role in society undergoes significant change.

(b) Gender inequality is a key driver of poor outcomes for women

Societies with greater gender equality have lower rates of violence against women and children.

Inform us of your research or knowledge of best practice.

When we think of societies with greater gender equality we think of the Scandinavian countries and Canada. Fundamental to Scandinavian society and culture is the integration of women into all levels of society. From an early age there is a focus on the provision of high quality childcare at reasonable cost and a taxation and benefits system which does not penalise the second income earner but which in fact enables both parents to work without sacrificing large amounts of income to child care. High quality education (from the earliest of years up to graduate level) is viewed as essential for generating a population of highly skilled and qualified citizens who will generate high levels of income in the future, contribute

substantially to GDP and therefore generate high levels of tax as the female participation rate is extremely high.

Perhaps more importantly is the societal acceptance that men and women should share child care responsibilities. It is equally as acceptable for a male employee to take parental leave as it is for a female and in fact couples often share the parental leave provisions. The Swedish parliament is currently considering whether to legislate that men and women should each be entitled to half of the current parental leave provisions.

The result of such generous leave and access to high quality child care and after school programs is that the majority of women work full-time. No female is discriminated against at the point of employment because she is of child bearing age. As children grow up, men and women share care responsibilities so the burden is shared equally. Both sexes can progress in their careers equally and both sexes are considered equal in accessing financial services (credit cards, mortgages, loans, finance for small businesses etc.), housing and superannuation.

Pay parity is not achieved in these countries but the gap is a lot smaller than in Australia. However, we are not in a position to comment on how all of the above relates to levels of family violence.

How have gender stereotypes affected you?

Gender stereotyping exists at many levels of society. For example, women dominate 'female' sectors such as retail, hospitality and health. These are typically low paid sectors with high rates of part-time and often lead to more physically demanding work which has a higher chance of leading to ill health, involuntary redundancy and early retirement¹.

Perhaps gender stereotyping does not channel women towards particular jobs but perhaps it is the characteristics of typically female jobs that attract large numbers of females. A double-edged sword as casual and part-time flexible jobs that are the backbone of these sectors enable women to work while caring for children.

(c) How should Government partner with the community, corporate sector, non-profit sector and other stakeholders to advance gender equality?

Some of the ways in which the State of Victoria can partner with sectors and stakeholders includes:

¹ Preliminary findings of a three year Australian Research Council Linkage funded research program being conducted by Women in Super, the University of South Australia, the Workplace Gender Equality Agency, the Australian Institute of Superannuation Trustees and industry super funds CareSuper, Cbus and HESTA.

Requirements of Government suppliers - That to be considered as a government supplier, enterprises have a duty to work actively in a targeted and planned manner to promote equality. They need to give a full account of the current state of affairs in their own business and give an account of measures that will be implemented in order to further gender equality.

Advocacy programs – Many community and non-profit organisations already have great programs, campaigns, research initiatives and policies in place to progress gender related issues. Ways in which information can be exchanged and communicated should be considered. Perhaps there is a need to consider the establishment of an umbrella organisation or a representative body or council.

Advertising - To ensure we do not further entrench traditional ideas of gender the government needs to start a dialogue with advertising agencies about their contributing roles.

Education – We need to expand our current secondary school programs to include financial literacy, superannuation (the importance of saving early to benefit from compounding interest and the effect of lack of super accumulation on retirement outcomes) and other issues such as family violence. There is a place in the existing curriculum for issues such as these to be included.

(d) How do we address the pay and superannuation gap for women in Victoria?

The Gender Pay Gap

The gender pay gap (and women's workforce patterns) acts to reduce a female's lifetime earnings. From a superannuation perspective this is important as there is an inextricable link between earnings and superannuation contributions, both compulsory and voluntary, which can lead to many cases of economic adversity amongst women not only during their working life but also in later life – especially amongst single and divorced women.

In many countries the gender pay gap has been shrinking over the past two decades, although progress has slowed down in recent years. In fact, in Australia the gender pay gap has widened recently and now sits at 19%. An Australian female has to work an average of three more months a year to earn the same as her male counterpart.

The gender pay gap is a complex issue caused by a number of interrelated factors. It still exists today due to wider gender inequalities across the economy and in society and its main causes are²:

² Tackling the gender pay gap in the European Union, European Commission (Justice), Publications Office of the European Union, 2014

- **Discrimination in the workforce** – can be ‘direct discrimination’ where women are simply treated less favourably than men. Or it may be due to a policy or practice that, although not designed to discriminate, results in unequal treatment between men and women.
- **Different jobs, different sectors** - Women generally work in sectors and occupations where jobs are compatible with their family responsibilities. Often these sectors are lower paid (nursing, education, hospitality) and women are more likely to work part-time, be employed in low-paid jobs and not take on management positions.
- **Workplace practices and pay systems** - Different methods of rewarding employees (for example, through bonuses, allowances and performance-related pay), as well as the actual structure of pay systems, can result in different rates of pay for female and male workers.
- **Undervaluing of women’s work and skills** - Women’s skills are often undervalued because they are seen to reflect ‘female’ characteristics, rather than acquired skills and competences. For example, a female nurse earns less than a male medical technician, even though they have comparable levels of qualifications. This can result in a gender bias in the setting of wages and in assessing the value of the work that women do.
- **Gender roles and traditions** – These often act to shape women’s and men’s roles in society from a very early age and may influence the choice of educational path taken by a young woman.
- **Balancing work and family responsibilities** - Women often work part-time in order to combine their family responsibilities with paid work which impacts their opportunities for promotion and therefore ability to receive higher pay. The gender pay gap widens when women have children and when they work part-time. Women spend more time than men carrying out domestic and care work, and few men take parental leave or work part-time. While men work longer hours than women in the workplace, if women’s paid and unpaid working hours are combined they are significantly longer than men’s.

The Workplace Gender Equality Agency has for some years now collected information on the gender pay gap and the creation of reports at a company and sector level enables companies to measure their progress in implementing gender equality and equal pay.

The State of Victoria could access company data by state to see how Victoria fares relative to other states and act as a role model in ensuring that there is no gender pay gap in its own parliament, departments or state owned companies.

Measures need to be taken around transparency in wages. The introduction of the Gender Pay Bill brought forward by Senator Larissa Waters is a step in the right direction of aiming to eradicate such 'gag clauses'. If there is not wage transparency then women are not aware of the pay gaps that exist and cannot begin to contemplate achieving equal pay for equal work.

It is worth noting that the pay gap in the public sector is much smaller than in the private sector and although not well researched it may be due to the fact that there is greater transparency in levels of career and pay.

Going one step further the government can insist that its suppliers also show a commitment to the eradication of the gender pay gap. To quote one former Swedish head of state department and state owned real estate companies (the largest in Sweden) 'the first time you ask they think you are crazy, the second and third time they realise you are serious, the fourth, fifth, sixth and seventh time they begin to start implementing changes and by the eighth, ninth and tenth time you see results. And if this failed we kept asking and by the thousandth time they got the message!!' The point being that if the status quo is accepted and the issue of gender equality in the workforce not raised, then the issue will not be brought to the fore and change cannot happen.

The Female Workforce Participation Gap

Fundamental to the gender pay gap is understanding the female workforce participation gap. Australia's current female workforce participation rate is 70% compared to 83% for men. Our national female workforce participation gap therefore sits at 13% which places us 24th out of 142 countries according to the World Economic Forum Global Gender Index³. The same report gives us an equality score of 0.741 (where 1 is equality of the sexes). The Intergenerational Report cited that drastic action would be required to reduce this gap.

In the same Global Gender Index Sweden ranks 4th with an equality score of 0.817 and a female participation rate of 78% (male rate of 82%). The Netherlands ranks 14th with a score of 0.773 with a female workforce participation rate of 74% (male 84%) and Canada ranks 14th with a score of 0.746 with a female workforce participation rate of 74% (male 82%). What is extremely interesting to note is that of these four countries Australia has the highest participation rate of females enrolled in tertiary education.

Australia is unusual amongst developed countries in having a high percentage of its female workforce employed on a part-time basis. Only the Netherlands has similarly high rates.

³ <http://reports.weforum.org/global-gender-gap-report-2014/>

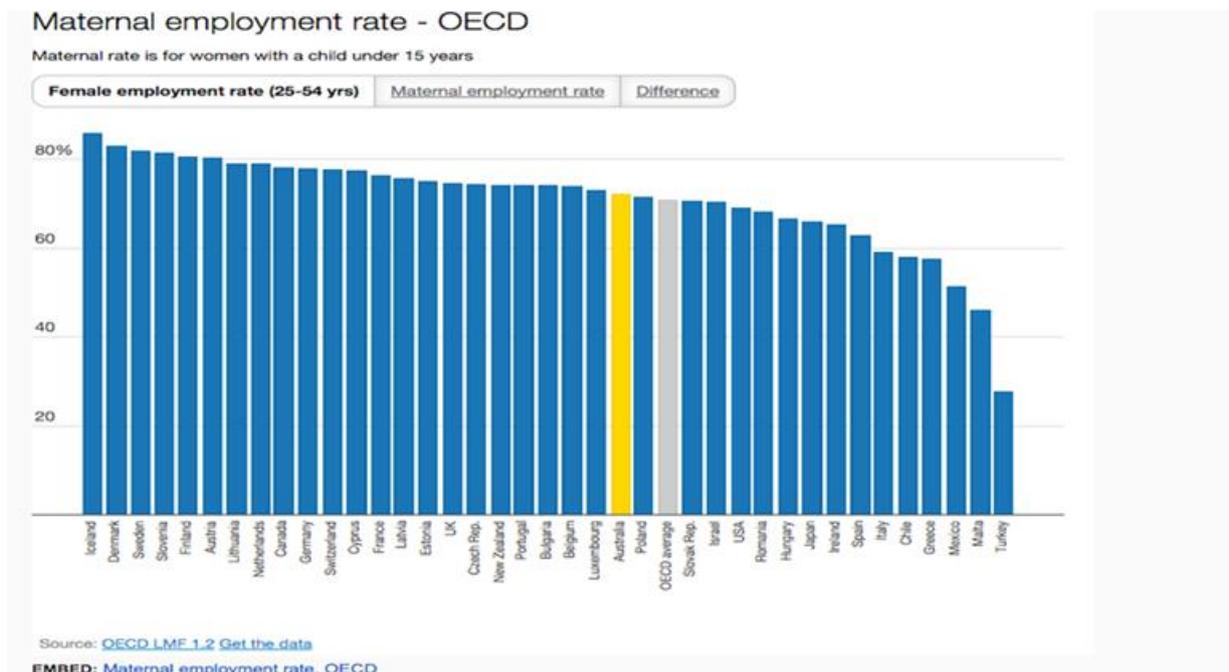
The high incidence of female part-time work is mainly due to women needing to or wanting to work reduced hours due to the fact that they are the primary carers for children and elderly parents. However, part-time work is not valued as much as full-time work and the gender segregated nature of our workforce means that women are concentrated in the lower paying sectors such as hospitality, retail and healthcare.

For example, in the healthcare sector, many midwives and nurses (female) choose to work on a part-time or casual basis as they can better accommodate their family caring responsibilities. However, as a result they often do not get access to superannuation (as they do not meet the current \$450 a month threshold necessary for compulsory superannuation guarantee payments), holiday or annual leave and there is little job security and opportunities for promotion.

We are not taking full advantage of the resources and talents of all Victorians. The gender-segregated labour market is not a static condition and the Victorian Government can introduce changes to improve the situation.

As mentioned above countries such as Sweden, the Netherlands and Canada have improved their female workforce participation rates dramatically over a relatively short period of time. Each one has taken a different approach which shows that Australia can be innovative and implement systems and policies that take into account its specific economic characteristics.

- Sweden has a high focus on child care and eligibility for reduced working hours and generous paid parental leave policies aimed at men and women.
- The Netherlands attributes its high female workforce participation rate to a breakdown in barriers between full and part time work, in combination with well-compensated (even if a relatively short period of) parental leave. A return to work on a four day basis after the birth of a child is considered normal and expected in the Netherlands. Affordable childcare is the norm.
- Canada introduced heavily subsidised and accessible childcare in the 1980s in addition to decreasing the amount of tax paid by the secondary income earner. As a result in less than 20 years women's workforce participation rates have increased substantially to where they sit today.



The Gender Super Gap

We have not yet achieved a universal compulsory superannuation system – there are many groups of women (and men) that are excluded from the current system. Worryingly, 34.6% of women reported having no superannuation in a recent Association of Superannuation Funds of Australia (ASFA) report and this rises to around 60% of females aged 65 to 59.⁴

Research⁵ indicates that the number of children is a strong determinant of the level of superannuation accumulated by women but has little or no impact on that of men. Compared to the childless, women with one child experience an average loss of \$9,538. For women this loss increases rapidly with the second and third children, amounting to more than \$30,000 reflecting perhaps the switch to working on a part-time basis.

Recent tax and economic policy has focused on increasing female workforce participation and improving the gender pay gap in the hope that both these levers will improve the gender

⁴ An update on the level and distribution of retirement savings, Ross Clare, Director of Policy, ASFA Research and Resource Centre, March 2014

⁵ The Impact of Children on Australian Women’s and Men’s Superannuation, Nick Parr, Shauna Ferris, Stephane Mahuteau, Macquarie University, Sydney

super gap. A recent study⁶ commissioned by the European Commission confirms that gender gaps in retirement income savings are many times as wide as pay gaps. In Australia the gender pay gap is 19% and the gender super gap is 46%. The study also noted that the hope that improvements in pay gaps will necessarily percolate through to pensions is unfounded. Resolving the gender super gap is complex and requires a multipronged approach. No one measure will solve the issue for all women.

Reasons for the gender super gap are the same as those listed as reasons for the gender pay gap in this submission. In Australia there is no recognition of caring and no caring credits scheme so the particular reasons that lead to women earning less income over their lifetime relative to men, lead to worse economic outcomes for women in retirement. Superannuation accumulation and earnings are inextricably linked in Australia.

Many women entering retirement now or in the coming decades will not have sufficient superannuation savings to retire comfortably and many will face poverty. For many women the Aged Pension will be their main (if not only) source of income. Prior to the 1980s many women were locked out of company superannuation schemes or forced to leave them on marriage (for example, teachers were required to retire once married and were locked out of defined benefit schemes as there was seen to be no reason to include women as they would be taken care of by their husbands).

We are facing a real issue of older, single or divorced women, facing a retirement of poverty and it is hoped that the recommendations of the current senate inquiry into the economic security of women in retirement will be acted upon before future generations of women face the same problem.

(e) What is the role of men in a gender equality strategy?

Men can be advocates for change. Many senior and/or high profile men in Australia have become advocates for gender diversity and some have formalised their positions through national and state based programs such as the Male Champions of Change. However, much of the issue in a corporate environment is a cultural one and it is important not only to gain the support of males in any gender equality initiative but for them to act as role models in order to bring about broader cultural change.

There appears to be a lack of senior line managers and senior executives who are willing (or have the time) to spearhead gender equality internally. Many do not wish to be seen to

⁶ The Gender Gap in Pensions in the EU by Francesca Bettio, Platon Tinios, Gianni Betti. In collaboration with Francesca Gagliardi and Thomas Georgiadis, 2013

champion the issue and many more are reluctant to do so because change is not immediate and so cannot be measured quickly. (Many women also fear being pigeon holed in the same organisations for similar reasons if they are asked to be role models).

(f) What needs to be done to promote women's health and wellbeing?

Women in Super cannot comment in general on how best to promote women's health and wellbeing as there are many other national and community based organisations who are better placed than us with a greater understanding of this issue. However, as the organisers of the Mother's Day Classic, Australia's largest charity fun run/walk and the largest fundraiser for the National Breast Cancer Foundation (NBCF), our experience has shown us that women do best when women organise and promote health and wellbeing related events that are targeted predominately at women and their families.

This appears to be borne out in recent research by Mercer⁷ carried out globally whereby women gained confidence and took action on health, wellbeing, lifestyle related events and financial wellbeing when presentations were done by women to women and when companies recognised and implemented policies and practices based on this tenet.

(g) What are the most urgent areas of gender inequality that Victoria should tackle first?

Pay inequality – Putting aside the fact that unequal pay is unfair and unjustifiable, lower rates of pay can lead to economic insecurity and poverty in later years and this is especially true of older single and divorced women many of whom are reliant on the Aged Pension in retirement.

Child care and sharing of caring responsibilities – Families need access to high quality child care for a long period of time (pre-school, primary and early secondary school years), at reasonable prices, and, there needs to be a substantial shift in how caring responsibilities are shared between the sexes.

Lack of women in decision making positions – Ensuring that women are included in the decision making process and an increase in the number of females in senior positions both in government (Victoria does well at a state level) and in local Councils will enable the particular issues faced by women to be brought to the fore.

Family violence - violence perpetrated against women is at its highest level of awareness in Australia at the moment due to the work of extraordinary women such as Rosie Batty.

⁷ When Women Thrive, Businesses Thrive – research conducted by Mercer in 2014.
<http://www.mercer.com/our-thinking/when-women-thrive.html>

However, unless we eradicate family violence women in such situations will not have access to economic resources, housing security, job security or a safe place to bring up their children.

(h) How do we ensure we meet our objectives over the long term?

As mentioned in the introduction, setting a mission and objectives that are measurable from and the introduction of a gender analysis of all budgets and policies is crucial.

Many policies do not set out to disadvantage women or advantage men but the very fact that women and men have different work and lifestyle habits means that the way in which they impact each sex can be very different. Analysis undertaken by organisations such as the Australian Institute of Superannuation Trustees, Industry Super Australia and the Australia Institute illustrate this. Proposed policies that are expected to benefit women can in fact do little or nothing to improve their economic position. For example, increasing GST would have a large negative impact on women's incomes as they are the main household consumer and they spend more of their income on GST related products and services but would have a marginal impact on men's incomes. However, taxation cuts substantially benefit men as the majority of men are middle to high income earners. Taxation cuts barely benefit women as the majority of working women earn average or below average wages. Therefore, it is extremely important that the State of Victoria considers introducing a gender analysis of state policies and budgets. (Gender analysis is considered a normal part of budget and policy analysis in many developed countries).

How can we improve childcare access?

It is still women who overwhelmingly undertake caring responsibilities which for many reasons limits their workforce participation. Central to improving the workforce participation of women is improving access to childcare but providing high quality affordable childcare is essential.

Women are more likely to work full-time early in their careers but then work part-time once they have children. It is estimated that the average career break for raising a family is five years and that five years out of the paid workforce for a person on average earnings during their early 30s, will reduce the eventual retirement account balance by over \$80,000 in today's dollars.⁸ There is a lack of recognition from policy makers that childcare needs to extend beyond pre-school and primary school children. In fact, not all primary schools have access to after care school programs or to holiday programs. The financial viability of using such programs reduces rapidly if working females need to access them more than once or twice a week or have multiple children to care for.

⁸ An update on the level and distribution of retirement savings by Ross Clare, Director of Research, ASFA Research and Resource Centre, March 2014

Finally, it is rare for such services to accommodate children past primary school so a parent, for example, with three children aged 8, 10 and 12 needs to sort out one arrangement for the 8 and 10 year olds but another for the 12 year old (Year 7). It is not financially viable on the average female salary (or average family salary) to sustain two types of childcare for an extended period. Current tax and policy settings do not encourage the second income earner to take up more work and anecdotally a large number of women stay in the workforce but earn negative income i.e. it costs them to work when childcare is taken into account. They do this to remain attached to the workforce.

In our recent submission to the Government's Tax inquiry, Re:think, we looked at examples of countries (Sweden and Canada) who successfully maintain workforce attachment for women (and men) who have caring responsibilities. In both cases there was a national view that not only was increasing workforce participation of women important but so too was access to quality and affordable childcare that was available to all (low, middle and high income earners) but at different rates of subsidy. Both of these countries have introduced child care programs at a state level and rates of subsidy can vary from state to state.

- **Caring responsibilities is not just a female task.** It is a family task. An increasing number of men are moving away from the traditional male breadwinner model as couples act together to juggle caring for children or elderly parents. This cultural change will help women.
- **Caring needs to be valued.** There is scant data on the true cost of unpaid work to the economy but the cost to Government of replacing this unpaid work should not be underestimated. To quote the Human Rights Commission of Australia 'a woman's reward for caring is a lifetime of poverty'.
- **We need more quality and affordable child care and elder care** to encourage those with caring responsibilities to remain attached to the workforce.
- **Caring responsibilities are not short-term.** In fact, there is a need for parents to access flexible work arrangements when children start school due to school holidays, school hours, curriculum days, school concerts, sports days. A level of attachment to school life is valued by working parents.
- **Increasing women's workforce participation should not be at the expense of early childhood education.** Education is closely linked to career income and research shows that there are strong links between the funding in place for early childhood education available to all families and the future contribution of that child (children) to the economy which in turn helps to provide valuable taxes for Government spending.

How do we encourage women and girls to take up leadership roles?

Schools in Victoria are generally good at promoting girls to take up leadership roles and many (if not all) schools have leadership programs in place. It is well-known and well-researched that girls will not take on a role unless they know they have all the skills required. This does not apply to boys. Being mindful that this happens from an early age ensures that girls are encouraged to step forward and once in the leadership role they will be more likely to do so a second, third and fourth time as they gain confidence in their abilities. If girls see boys taking on leadership roles, then they subconsciously accept that it is not for them.

However, many teachers appear to be aware of this although we are unaware of any formal programs that are in place to support teachers to overcome these issues. This is perhaps a question for education based organisations and unions.

How do we get women to participate in non-traditional careers, in particular STEM?

Approximately 14% of women enrolling in university choose science-related fields of study, including engineering, manufacturing and construction. Girls' schools have done a good job of positively promoting girls into mathematics but they are not so good at encouraging women into manufacturing style courses such as technical design, woodwork and metalwork. This may be due to the lack of facilities such as 3d printing and robotics but the same appears to happen in mixed schools.

There are some good programs that are being offered at some schools as after-school activities such as Engineering and Science programs tailored to younger children. However, enrolling in such programs is dependent on parents' having the income to finance their child's attendance as well as other factors such as wanting a friend or two to attend. Such programs are not available to all children as a matter of course.

Organisations such as Women in Mining, Women in Resources and Women in Science are national organisations with Victorian branches. These organisations have access to women who could be role models for careers in this area. Perhaps a program of You Tube videos promoting these women and the type of work that they do is worth considering.

Each branch of STEM has a myriad of jobs and careers available. Perhaps if girls became aware of the depth and breadth of careers available they would consider secondary and tertiary study in such areas. For example, within mining there are careers as health and safety officers, testing engineers, resource engineers, chemists, scientists, lab technicians, architects, human resource employees, lawyers etc. Girls (and boys) need to realise that STEM is not just about one type of job but about a huge variety of jobs that link back to a sector.

How should we celebrate and recognise women's achievements?

There are already a number of national and state based programs in place to recognise and encourage women's achievements such as the Victorian Honour Roll of Women and Australian of the Year. Organisations need to be informed of the nomination processes and be prepared to nominate women in their sectors.

What strategies do we need to ease the strain of balancing work and caring responsibilities?

Perhaps we need to consider strategies that emphasise the need for families to share the burden and that caring can be undertaken successfully by both sexes.

It does not need to be the sole role of women to balance work with caring responsibilities even though the majority of caring is currently undertaken by women.

The Supporting Working Parents: Pregnancy and Return to Work National Review found that one in two mothers report experiencing discrimination as a result of their pregnancy, parental leave or return to work but worryingly the same was true of men who took parental leave⁹.

As mentioned earlier in this submission, in countries where there is a more balanced sharing of caring responsibilities amongst the sexes, women participate more fully in the workforce, have higher levels of income (as a percentage of men's overall income) and have better access to financial and economic resources.

What is the role of business in addressing gender equality?

The role of business in addressing gender equality is a critical one. Many organisations now have diversity policies and frameworks in place, however it is questionable how many actually implement the policies – cultural change has not occurred despite the frameworks being put in place. Initiatives such as flexible working arrangements, remote working and working from home are primarily undertaken by the female workforce. It is worth noting that these initiatives are increasingly being taken up by men (albeit in small numbers) but less so by men in senior management roles.

There appear to be internal barriers that prevent these policies from being successful and implementing real change. Barriers such as senior management do not really believe that there is a gender pay gap or that women can't succeed in the same environment that has

⁹ Supporting Working Parents: Pregnancy and Return to Work National Review, 2014.
<https://www.humanrights.gov.au/our-work/sex-discrimination/projects/supporting-working-parents-pregnancy-and-return-work-national>

created their success. They do not see (or accept) the barriers preventing women from progressing in their career.

The larger the organisation the harder it is to implement and manage flexible work practices and despite many large organisations stating that they are open to and champions of flexible working the reality is that by their very nature they struggle to be agile and accommodating. If you are not there to be seen then out of sight, out of mind. This was one of the startling findings of the Supporting Working Parents: Pregnancy and Return to Work National Review undertaken by the former Federal Sex Discrimination Commissioner, Elizabeth Broderick¹⁰. It is often the small, family owned businesses that can adapt and accommodate flexible working arrangements.

There are a number of initiatives that business can consider implementing:

- An emphasis on output not face time
- Link managers' KPIs to improving female retention and career progression and the number of women in employment.
- Support for and encouragement of men working flexibly or having 'visible caring responsibilities' (for example leaving for home early once a week or arriving at work 'late' once a week due to picking up or dropping off kids at day-care or school. Perhaps we could have a Victorian Day of Take Your Child to School Day).
- Change embedded attitudes and perceptions of women at work and their capability with regards to travel and assignments. It is common to experience not being offered opportunities that involve travel or long hours as the assumption is that women with families will be unable to take up these opportunities. Likewise, requests for out of hours work (such as entertaining clients or attending evening seminars) are withheld due to not wanting to ask women who may have other commitments.
- Similarly, eradicate practices such as 'white knighting' where managers assume not asking women to attend out of hours events shows that they are sympathetic to women, when they are in fact removing potential opportunities that can be important for advancement; such as internal networking or entertaining important clients. Women should be included in decisions relating to their careers and career progression and not excluded from the process.

What are the barriers to creating more flexible workplaces?

¹⁰ Supporting Working Parents: Pregnancy and Return to Work National Review, 2014.
<https://www.humanrights.gov.au/our-work/sex-discrimination/projects/supporting-working-parents-pregnancy-and-return-work-national>

The main barriers to creating more flexible workplaces include the following in our experience:

- Size of organisation – large organisations often struggle with implementing flexible work arrangements despite perceptions and beliefs (and indeed media campaigns) suggesting the opposite. Smaller organisations are more flexible and can adapt quicker and appear to be less resistant to being innovative. Perhaps because of higher levels of loyalty and trust between employer and employee due to smaller number of staff.
- Approval processes – many workplaces have flexible working policies in place and have the ability to have flexible workplaces. However, in practice, even with the best of intentions from senior management, the reality is that these fall down at line management level as approval is dependent on the line manager who may not agree or be inexperienced in managing flexible workplaces. Senior managers (and line managers) need to act as role models.
- Prevailing culture in organisations that is still focused on the belief that a full-time, desk bound model of work is the best and where flexible work is not valued and viewed as not showing true commitment to the job or career.
- Flexible or part-time work is seen as not being fully committed and often reduces the ability to gain promotion or a pay rise.

The WGEA “Flexible Man Program” is a great example of a program aiming to change the attitudes associated with flexible working.

How do we address inequality among the most diverse and disadvantaged groups of women?

Addressing inequality will improve the situation for all women but there are a number of specific issues faced by the most diverse and disadvantaged groups of women.

- Lack of access to housing – there is a need to provide housing assistance for women on very low incomes or who have not been able to adequately provide for their retirement
- Financial literacy – women with low levels of financial literacy have low levels of confidence and often ‘bury their head in the sand’ when it comes to making financial decisions
- Early retirement – there is a need to ensure that those who have to leave work before preservation age are properly looked after if they are ill or have to care for someone.

- Age discrimination – many women (and men) need to work past retirement age for many reasons including inadequate superannuation. However, for many finding a full-time or part-time job is difficult. The Age Discrimination Commissioner, Susan Ryan, is conducting a national study into age discrimination. Although this is not due to be completed until June/July 2016, it will no doubt provide a valuable insight into the reality of the older (often most economically disadvantaged and female) worker.

Summary

We genuinely hope that the commitment shown to date by the Minister for Women and Minister for the Prevention of Family Violence, Fiona Richardson MP, will result in real and lasting change and improvement for the better for the economic, social and personal safety for the women of Victoria.

Please do not hesitate to contact us should you require any further information.

With kind regards,

Cate Wood, National Chair, Women in Super

Sandra Buckley, Executive Officer, Women in Super