Seniors

Phase One Consultation: National Strategy to Achieve Gender Equality

# Introduction

Gender equality is at the heart of the Australian Government’s vision for a better future, and the Government is committed to restoring Australia’s leadership on gender equality.

The Government will develop a National Strategy to Achieve Gender Equality (the Strategy) to drive this ambition.

## What will the Strategy do?

The Strategy will guide whole of community action to help make Australia one of the best countries in the world for equality between women and men. It is an important mechanism to elevate and prioritise actions that will achieve gender equality.

The Strategy will complement other efforts across the Government to achieve gender equality, including:

* the [*National Plan to End Violence against Women and Children 2022–32*](https://www.dss.gov.au/women-programs-services-reducing-violence/the-national-plan-to-end-violence-against-women-and-children-2022-2032) (National Plan)
* the Government’s response to the Australian Human Rights Commission’s [Respect@Work Report](https://humanrights.gov.au/our-work/sex-discrimination/publications/respectwork-sexual-harassment-national-inquiry-report-2020)
* the[*National Women’s Health Strategy 2020–2030*](https://www.health.gov.au/resources/publications/national-womens-health-strategy-2020-2030)

It will also support the work of similar state and territory plans.

## How will the Strategy be developed?

The Government will deliver the Strategy by mid-2023.

The Office for Women will develop the strategy in consultation with women and girls around Australia, with a focus on ensuring that diverse voices are heard and included.

The Australian Government has also established the Women’s Economic Equality Taskforce (the Taskforce) to provide independent advice to Government, ensuring women are at the centre of policy and decision-making. The Taskforce will be a leading contributor to the Strategy, and as part of this will engage broadly with the Australian community to elevate and honour the voices of women in the Strategy.

The six [National Women’s Alliances](https://www.pmc.gov.au/office-women/grants-and-funding/national-womens-alliances) will also play a key role in informing the development of the Strategy.

# Consultation

We will talk to women and girls around Australia to ensure their diverse voices are heard and included. Consultations will reach people with lived experience of gender inequality, living with disability, First Nations people, people who are LGBTQIA+, migrant and refugee people, those living in regional and remote areas and people from all backgrounds and classes.

The consultation will be undertaken in **two stages.**

Starting in November, the Office for Women will lead targeted national consultations to inform the early development of the Strategy. These will take place across Australia and include discussions with a range of stakeholders, including gender experts, academics, economists, women’s alliances, the community sector, unions and business.

Early next year (2023), broader community consultations will provide an opportunity for people to share their views of how we achieve gender equality in Australia and how this should be reflected in the strategy.

The Strategy will also draw from a comprehensive evidence base, and reflect public commentary, recent consultations and submissions to government. It will draw from contemporary research and reports, including those prepared for the [Jobs and Skills Summit and resulting Employment White Paper](https://treasury.gov.au/employment-whitepaper/jobs-summit)

Further information on consultation will be provided on the Office for Women’s [webpage](https://www.pmc.gov.au/office-women/national-strategy-achieve-gender-equality) as consultation approaches are developed.

For further information, express interest in being included in consultation, or provide information, contact: [OFWengagement@pmc.gov.au](mailto:OFWengagement@pmc.gov.au)

# Current situation

(Note: The research and evidence outlined in this paper are not intended to be comprehensive, instead they are used to facilitate discussion.)

* Inequitable labour markets and household dynamics over a women’s lifetime resulted in women retiring with 23 per cent less superannuation than men. At 60–64 years-old, men have $181,000 in superannuation, while women have $140,000.[[1]](#footnote-2)
* Older women (aged 55 and over) are the fastest growing cohort in the homeless population, increasing by 31 per cent between 2011 and 2016. Current trends of homelessness in older women will see 15,000 homeless women aged over 55 by 2030.[[2]](#footnote-3) A third of all women aged 65 and over rely on the full age pension as their sole source of income.[[3]](#footnote-4) It is likely that this trend will continue given the ongoing shortage of affordable housing, the ageing population and the significant gap in wealth accumulation between men and women across their lifetime[[4]](#footnote-5)
* Around 2 in 3 people (65 per cent) using aged care services in 2021 were women.[[5]](#footnote-6) In April to June 2022, there was an average of 34 reportable incidents of unlawful sexual contact or inappropriate sexual conduct in aged care per week across Australia. In the same period, there was an average of 10 reportable incidents of stealing or financial coercion per week.[[6]](#footnote-7)
* 87 per cent of women aged 65 and over have a chronic disease and 61 per cent of people living with dementia are women.[[7]](#footnote-8)

# Drivers of gender inequality

Our initial research and stakeholder feedback to date suggests the following drivers of gender inequality for older Australians:

* Women are more likely to face financial instability later in life, due to structural and societal challenges throughout their working life.
* Older women also experience discrimination in the workplace, due to both their age and gender.
  + A 2015 survey found that 27 per cent of people older than 50 have faced discrimination in the workplace.[[8]](#footnote-9) It also found age discrimination impacted men and women differently, with women being more likely than men to be perceived as having outdated skills, being slow to learn new things, or deliver an unsatisfactory job.[[9]](#footnote-10)
  + Older women also experience discriminatory assumptions around menopause, structural aspects of work creating or exacerbating menopausal inequality,[[10]](#footnote-11) and blanket policies that may improve experiences for some but risk increasing stigma.[[11]](#footnote-12)
  + Women were also more likely than men to report that their most recent experience with discrimination affected their self-esteem or mental health, or caused them stress, and that it had a negative impact on their family, career or finances.
* Older Australians on lower incomes who do not own their own homes are at increasing risk of housing stress and instability, with private renters and single women facing particular risks.[[12]](#footnote-13)
  + Single older women are more likely to live in an unaffordable private rental property.[[13]](#footnote-14)
* Separation has a cumulative and negative effect on women over time, and comes with increased risks to their housing security, both now and as they approach retirement.
  + The average divorced mother has less than 75 per cent of the total assets of the average divorced father, and less than half of the superannuation, even only one-to-four years after the divorce.
  + Divorced mothers are also much more likely than divorced fathers to experience financial stress. Financial vulnerabilities of divorced women are long lasting, even after five years of separation. More than a third of single mothers live in poverty compared to 18 per cent of single father. Single women who do not own their home are at the greatest risk of poverty in retirement.[[14]](#footnote-15)
* Inequitable labour market and household dynamics have resulted in a superannuation gap of around 23 per cent at retirement age and older women presenting as fastest growing cohort in the homeless population.
* Given women have a longer life expectancy and often marry men older than them, women are less likely to have access to the support of a spouse in old age. Without care from a partner, these women enter permanent residential aged care, seek residential care services, home care or home support to a greater degree.

# Discussion

We ask that you contribute your views on:

1. What are the drivers of gender inequality for older Australians?
2. What are the barriers to achieve greater gender equality for older Australians?
3. What are some concrete policy options that Government should consider to enable better sharing of services to older Australians?
   1. Should the government be encouraging older Australians to increase labour force participation?
   2. Should the government remove / soften disincentives (means testing of the pension) for older Australians to increase labour force participation?
   3. What impact does lower superannuation balances at retirement (when compared to men) have on older women’s choices around labour force participation?
4. How do you think we best measure success of the Strategy?

We are mindful of the need to ensure the rich variety of lived experiences of members of the Australian community are captured during this consultation process. This includes hearing from those who:

* are living with disability;
* are First Nations people;
* are people who are part of the LGBTQIA+ community;
* are migrants and refugees;
* are people of colour;
* are living in regional and remote areas;
* are of different ages and life stages, education levels, migration status, and/or socio-economic background;
* have experience of trauma; as well as
* all other factors that may impact people’s experience of gender equality or inequality.

1. Australian Tax Office (ATO) (2022) *‘*[*Taxation Statistics 2019-20: Individual Statistics*](https://www.ato.gov.au/About-ATO/Research-and-statistics/In-detail/Taxation-statistics/Taxation-statistics-2019-20/?page=7#Chart12Individuals)’, ATO website, accessed on 25 August 2022. [↑](#footnote-ref-2)
2. Dawson E (2022) *A Home of One’s Own: Philanthropic & social sector solutions for women’s housing*, p 16. [↑](#footnote-ref-3)
3. Dawson E (2022), *A Home of One’s Own: Philanthropic & social sector solutions for women’s housing*, p 17. [↑](#footnote-ref-4)
4. Australian Institute of Health and Welfare (AIHW) (2021), [*Older Australians: Housing and living arrangements*](https://www.aihw.gov.au/reports/older-people/older-australians/contents/housing-and-living-arrangements#Homelessness%20and%20insecure%20housing), accessed on 27 September 2022. [↑](#footnote-ref-5)
5. AIHW (2022) ‘[*People Using Aged Care’*](https://www.gen-agedcaredata.gov.au/Topics/People-using-aged-care#Aged%20care%20use%20and%20sex,), Gen Aged Care Data as at 30 June 2021, accessed on 27 September 2022. [↑](#footnote-ref-6)
6. Aged Care Quality and Safety Commission (2022) *Sector performance report April-June 2022,* accessed 18 October 2022. [↑](#footnote-ref-7)
7. Department of Health (2018) [*National Women’s Health Strategy 2020-2030*](https://www.health.gov.au/resources/publications/national-womens-health-strategy-2020-2030), Canberra. [↑](#footnote-ref-8)
8. Australian Human Rights Commission (AHRC) (2022) [Willing to Work](https://humanrights.gov.au/our-work/disability-rights/publications/willing-work-national-inquiry-employment-discrimination), p 58. [↑](#footnote-ref-9)
9. Australian Human Rights Commission (AHRC) (2022) [Willing to Work](https://humanrights.gov.au/our-work/disability-rights/publications/willing-work-national-inquiry-employment-discrimination), p 71. [↑](#footnote-ref-10)
10. Riach, K. (2021) [*Women’s Health in/and Work: Menopause as an Intersectional Experience*](https://www.mdpi.com/1660-4601/18/20/10793), International Journal of Environmental Research and Public Health, p 6. [↑](#footnote-ref-11)
11. Carter, S., Davis, S., and Black, K. (2021) *Menopause workplace policy: The way forward or backward?* Australian and New Zealand Journal of Obstetrics and Gynaecology, 61(6), 986-989. [↑](#footnote-ref-12)
12. Tually, S. et al (2022), [*Alternative housing models for precariously housed older Australians*](https://www.ahuri.edu.au/research/final-reports/378), Australian Housing and Urban Research Institute, p 1. [↑](#footnote-ref-13)
13. Dawson, E. (2022), [*A Home of One’s Own: Philanthropic & social sector solutions for women’s housing*](https://www.aiiw.org.au/wp-content/uploads/2022/10/AIIW-Per-Capita-Report-A-Home-of-Ones-Own-FINAL.pdf), Per Capita, p 17. [↑](#footnote-ref-14)
14. Wood D, Griffiths K and Emslie O (2020) *Cheaper childcare: A practical plan to boost female workforce participation*, Grattan Institute, p 16-18. [↑](#footnote-ref-15)