

ECONOMIC EQUALITY FACT SHEET

NORTHERN METROPOLITAN REGION
OF MELBOURNE 2020



WOMEN'S HEALTH
IN THE NORTH

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Women face financial vulnerability due to structural discrimination in the economy and labour market because of their gender.

Structural discrimination means that women tend to experience greater levels of poverty, socio-economic disadvantage and increased risk of homelessness. This inequality is due to lower pay than men for the same work, career disruptions to care for children and other relatives, women's concentrations in lower paying industries and roles, and because they are more likely to work part time or casually due to caring responsibilities.

Furthermore, access to economic resources is a key determinant of mental health and wellbeing and impacts the ability to leave an abusive relationship. Australian women retire with roughly half the superannuation of men but live, on average, five years more than men. For many women, their retirement years are marred by poverty.

This fact sheet details the most recently available data about economic equality for the 496,191 women who call the northern metropolitan region (NMR) home.¹ The NMR's suburbs are diverse in ethnicity, socio-economic status and infrastructure. Over 41% of females living in WHIN's region speak a language other than English at home.¹ Aboriginal and Torres Strait Islander people number 6,396 individuals (0.7%) of the NMR population, 51.9% of whom are female.¹

Economic equality is not only about gender differences. Different groups of women, men and gender-diverse people experience structural discrimination in relation to their age, disability, socio-economic status, sexuality, Aboriginality, ethnicity, migration status, employment status and other factors.

AUSTRALIA IS
RANKED NUMBER
44 IN THE GLOBAL
GENDER GAP
INDEX FOR 2020.
THIS IS
COMPARED TO
NUMBER 15 IN
2006.²

THE GENDER PAY GAP

The national gender pay gap is 14%.³

On average, men earn \$253.60 more per week than women.

Equal Pay Day will be on the 28th of August, marking the 59 additional days from the end of the previous financial year that women, on average, must work to earn the same that men earned that year.



EMPLOYMENT

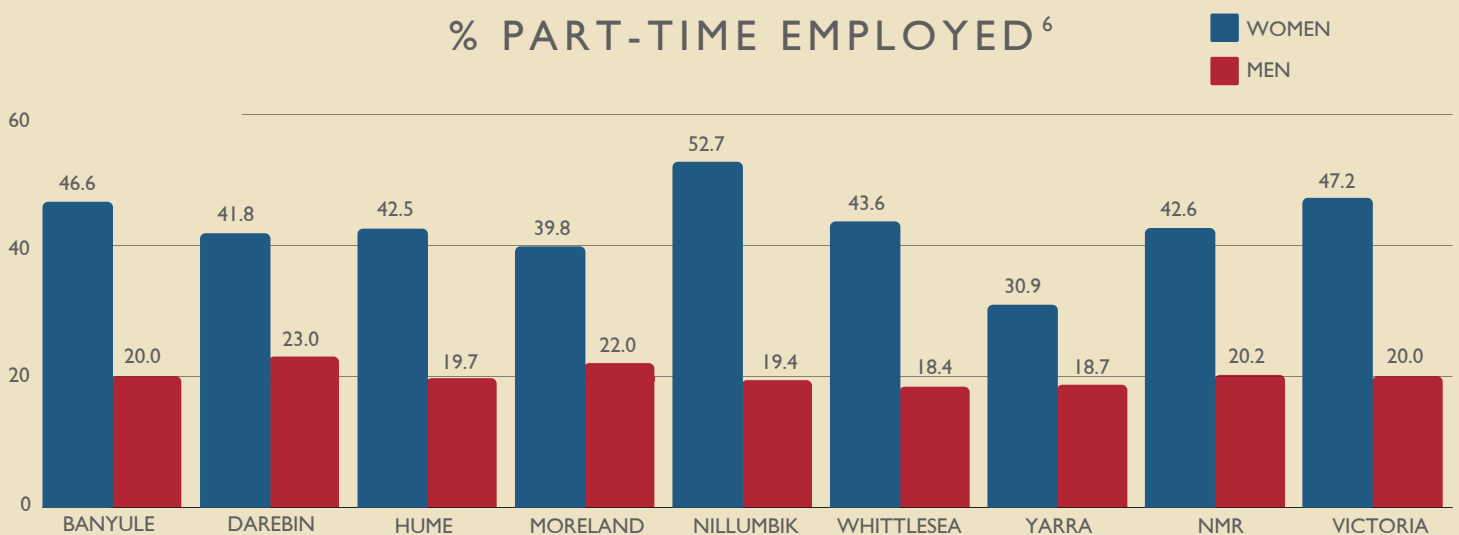
Women face barriers to full and equal participation in the workforce.

Contributing factors include: discrimination in hiring and salaries, female-dominated industries attracting lower wages, women's disproportionate share of unpaid caring and domestic work, limited workplace flexibility, and women's greater time out of the workforce impacting career progression.

The gender pay gap and higher likelihood of women working part-time and/or insecure work contribute to women's financial vulnerability. In the NMR, 41.5% of women earn below the minimum weekly wage (\$0-\$649), compared to 29.4% of men.⁴

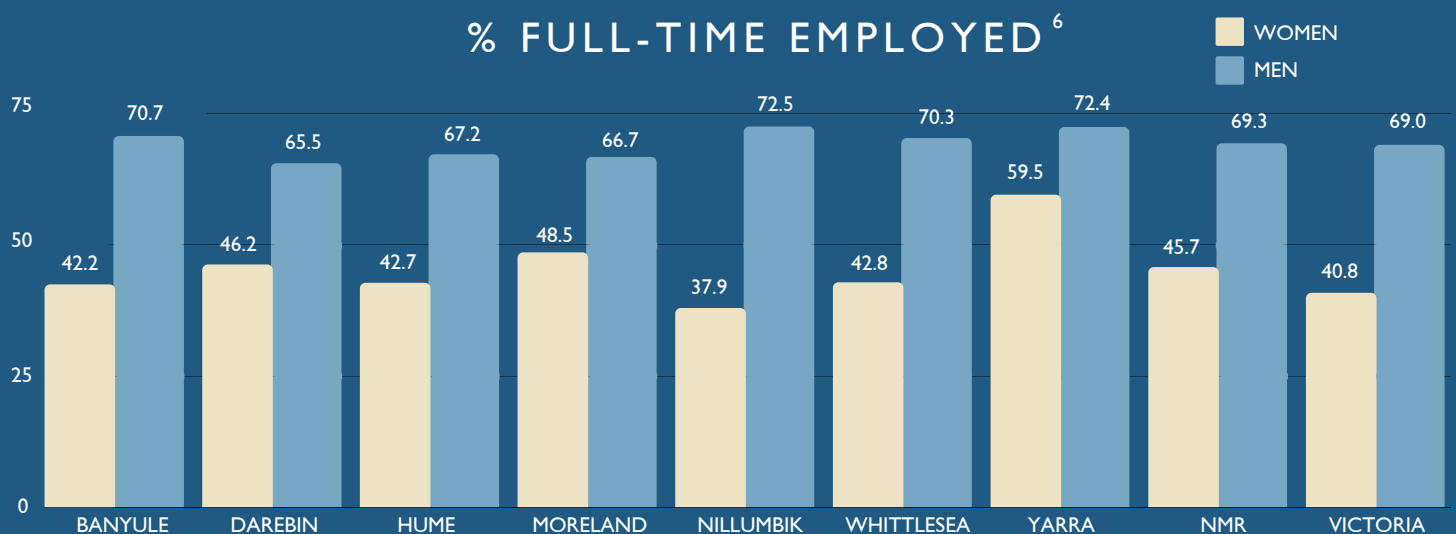
WOMEN ARE MORE
LIKELY TO BE
IN CASUAL
EMPLOYMENT THAN
MEN: 25.5% OF ALL
FEMALE EMPLOYEES
COMPARED TO
19.7% OF ALL MALE
EMPLOYEES.⁵

% PART-TIME EMPLOYED⁶



The percentage equals the number of persons over the age of 15 who are 'Employed, Part Time' divided by the total persons of the corresponding sex of that LGA who are in the labour force (those employed and those looking for work)

% FULL-TIME EMPLOYED⁶



The percentage equals the number of persons over the age of 15 who are 'Employed, Full Time' divided by the total persons of the corresponding sex of that LGA who are in the labour force (those employed and those looking for work)

UNPAID ASSISTANCE TO A PERSON WITH A DISABILITY

Women are more likely to have unpaid caring responsibilities including having informal caring responsibilities to people with a disability, a long-term illness or to those that have health issues related to old age. While there are many positive aspects of caring, many of the negative impacts of caring are more pronounced for female carers including time out of work, insecure work, lower superannuation, social isolation, and poorer mental health and wellbeing.

In 2016, 11.4% of women over the age of 15 in the NMR provided unpaid assistance to a person with a disability, compared to 7.7% of men.⁶



UNPAID DOMESTIC WORK

On average, women spend nearly 32 hours a week on household labour and caring for children, compared with nearly 19 hours by men.⁷

In 2016, 22.1% of women over the age of 15 in the NMR performed 15 hours or more of unpaid domestic work per week, compared to 6.8% of men.⁶

WOMEN ACCOUNT FOR

71%

OF PEOPLE ACCESSING
CARER PAYMENTS.⁸

Carer Payment provides income support for carers who, because of the demands of their caring role, are unable to support themselves through substantial paid employment.

HOMELESSNESS

On Census night, 4,520 people in the NMR were estimated to be experiencing homelessness.⁹ While more men than women experience homelessness, women experiencing homelessness are more likely to have children in their care.

Women's experiences of homelessness are strongly linked to gender-based social and economic inequality, including experiences of family violence.

WOMEN ACCOUNT FOR

74%

OF PEOPLE ACCESSING
CARER ALLOWANCE.⁸

Carer Allowance is a supplementary payment for carers who provide daily care and attention at home for a person with a disability, severe medical condition or who is frail and aged.

FOOD SECURITY

Experiences of food insecurity with hunger are more frequent among women than men in Victoria. Of those who report experiencing food insecurity with hunger, 18% of women experienced food insecurity with hunger one every two weeks compared with only 8% of men.¹⁰

LONE PARENT STATUS

Of the total number of lone parent families in the NMR, 82.3% of those families are female-headed.⁶ Furthermore, women account for 95.9% of people accessing parenting payments (single parents).⁸

GENDER SEGREGATION IN THE WORKFORCE

Gender segregation is where there are more women working in traditionally female fields of study and there are more men working in traditionally male fields.

For example, there are more women in areas such as Education, Health, Creative Arts and Society and Culture, and there are more men in areas such as Information Technology, Architecture and Building and Engineering.¹¹

Healthcare and social service industries that are typically dominated by women attract lower pay than occupations traditionally dominated by men.¹¹ This reflects the lower social and financial value of traditionally 'female' work. Factors that discourage women to participate in traditionally male fields include gender stereotyping of career choices throughout education, social norms, and a lack of workplace flexibility.

It is also important to note the additional barriers to workforce participation that migrant and refugee professionals face due to a lack of recognition of overseas qualifications and skills.

HIGHER EDUCATION

More women than men graduate from higher education institutions. However, women continue to be undervalued in the majority of areas of study and industries from the beginning of their career.

The median undergraduate starting salaries for women are 4.8% less than for men. This gap widens for postgraduate coursework graduates to 14.6%.¹²

Significant fee increases proposed for 2021 will disproportionately impact women. Women make up greater numbers of students completing studies in fields that will undergo increases, including humanities and communications. Therefore, more women will graduate with much higher HECS debt which will take longer to pay off due to lower levels of lifetime earnings and times out of the workforce.¹²

BIAS AND DISCRIMINATION

Gender bias and discrimination, conscious or unconscious, influence employment opportunities for women across hiring processes, salary negotiation, promotion and performance evaluations. Gender stereotypes drive these inequities and influence assessments of who is the 'right' or 'best' person for the position.



28%

OF CHIEF EXECUTIVES,
GENERAL MANAGERS AND
LEGISLATORS IN THE NMR
ARE WOMEN. ⁶

Women remain underrepresented in positions of leadership. Women's professional development and career advancement can be restricted by a lack of role models and mentors.

Employing women in senior roles normalises the idea of female leadership.

FINANCIAL ABUSE

Financial abuse is one of the least recognised and understood forms of violence against women. It is often experienced simultaneously with other forms of family and intimate partner violence and is the biggest cause of homelessness for women in Australia. Financial abuse is complex and played out in a myriad of ways. Financial abuse can include denying access to money, sabotaging employment opportunities and secretly maintaining assets whilst forcing or coercing a partner to draw upon their own financial resources. Women's employment and economic security can be protective factors in a family violence situation.

If you or someone you know needs help, call the national sexual assault and family violence counselling service 1800 RESPECT on 1800 737 732.

RETIREMENT INCOME AND SUPERANNUATION

In 2015-2016, Australian women aged 60-64 reached retirement with an average superannuation balance of \$113,660 less than the average man, \$157,050 compared to \$270,710.¹⁴

Financial abuse is the most common form of elder abuse and involves the improper or illegal use of an older person's finances, assets or property by a person who they trust.

WOMEN ACCOUNT FOR

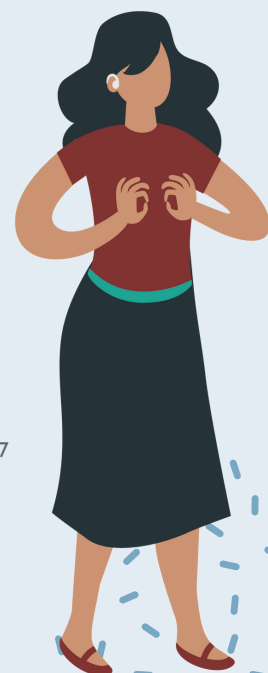
70%

OF PEOPLE AGED OVER 55
REPORTING FINANCIAL
ABUSE.¹³

INTERSECTIONALITY AND ECONOMIC EQUALITY

Women with disabilities, Aboriginal and Torres Strait Islander women, and migrant and refugee women face additional barriers to economic equality with poorer workplace conditions and pay disparity as well as bias and discrimination. For example:

- Women with disabilities and men with disabilities have different economic opportunities, with women less likely to be in the paid workforce than men. Women with disabilities also have lower incomes from employment than men with disabilities. Women with disabilities, with less financial resources at their disposal than men, are therefore more likely to live in insecure or inadequate housing.¹⁵
- The workforce participation rate of migrant and refugee women is much lower than that of all women.¹⁶
- In 2016, non-Indigenous people were 1.4 times more likely than Aboriginal and Torres Strait Islander people to be employed.¹⁷
- Aboriginal and Torres Strait Islander men are more likely than Aboriginal and Torres Strait Islander women to be participating in the labour force (55% compared to 49%).¹⁷
- Aboriginal and Torres Strait Islander women are more likely than Aboriginal and Torres Strait Islander men to report total weekly incomes between \$300 and \$799. Significantly more men than women report total weekly incomes of more than \$1000 (21% compared to 14%).¹⁷



COVID-19 AND ECONOMIC EQUALITY

The wide-ranging impacts of COVID-19 on women will have long-term significant impact on the health and wellbeing of women and families. Data indicates that:

- 55% of job losses due to COVID-19 are women.
- Women are depleting their superannuation at a higher rate than men when withdrawing emergency COVID-19 funds.
- The majority of casual workers unable to access JobKeeper are women
- Women are performing far more of the unpaid labour and additional educational support in the home during lockdown.
- The payroll impact on women has been greater than men across many industries.
- The majority of essential workers have been women and are in the lowest paid jobs, including cleaners, teachers, early childcare and retail.
- Women's unemployment has jumped five-fold since the crisis.



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