

# Women's economic security in retirement

Insight Paper



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## Summary

Women face greater risk of economic insecurity in retirement than men. To be economically secure in retirement means to be financially secure through a steady income and/or other resources to support a decent standard of living in the foreseeable future.<sup>1</sup> Currently, women retire with on average half the superannuation of men. A consequence of this is that women in retirement are more likely to live in poverty than men.

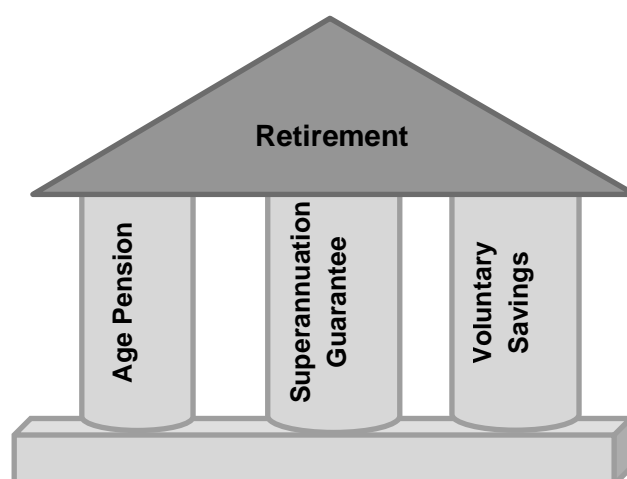
### Key findings

- The experiences of women and men in paid and unpaid work impact on their economic security in retirement.
- Working lives of women are often different to working lives of men. Women are more likely to take primary responsibility for unpaid care work, are more likely to work part-time and in lower paid roles.
- Fragmented work histories and lower paid work mean women are likely to accumulate significantly less in superannuation savings than men.
- The keys to closing the superannuation gap are: financial literacy, addressing imbalances in unpaid care work and in paid work.

## Australia's retirement system

The aim of the Australian retirement system is to provide an adequate income to all retirees from the three income 'pillars':

- Pillar 1: the publicly-funded, means-tested Age Pension.
- Pillar 2: the mandatory employer contribution under the Superannuation Guarantee<sup>i</sup>
- Pillar 3: voluntary savings, including voluntary superannuation contributions and other savings through property, shares and managed funds.<sup>2</sup>



### Pillar 1: The Age Pension

The Commonwealth Age Pension is a social security payment for women and men who are not able to support themselves entirely in retirement.

A non-contributory security pension scheme, it is paid by the Australian Government and funded by consolidated revenue. Currently, the pension is available to men and women aged 65 and over who are Australian citizens or have been permanent residents for at least 10 years. The aim of the Age Pension is to

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<sup>i</sup> The Superannuation Guarantee (Administration) Act 1992

provide “an adequate level of income to those unable or not required to support themselves”.<sup>3</sup> Eligibility is subject to means testing, including an income test and an asset test.

In 2012, 70% of all people over the age of 65 received full or part-rate Age Pension payments.<sup>4</sup> The proportion of all pensioners receiving the maximum rate of the pension is currently around 60% but is expected to decline to 30% in 2049.<sup>5</sup>

## **Pillar 2: The Superannuation Guarantee**

In 1992 the Australian Government introduced a mandatory superannuation guarantee. Under this scheme employers are required to pay contributions into a superannuation fund on behalf of their employees. Most employees can choose the fund to which their superannuation can be paid. The employee can access this fund at retirement age. The current superannuation system assumes a continuous work history to accumulate sufficient funds to live comfortably in retirement.

Since 1992 the superannuation employer contribution rate has increased from an initial 3% to the current rate of 9.5% (2016) of an employee’s ordinary earnings.<sup>6</sup> This means that many women and men in today’s workforce have only been covered by the superannuation guarantee since 1992, for roughly 24 years.

The proportion of people without superannuation has been decreasing; but men are more likely than women to have superannuation coverage. In 2013-14 about 75% of women aged between 15-64 years had superannuation coverage compared to 80% of men in the same age group.<sup>7</sup> The gender gap in superannuation coverage is narrowing continuously, from 9.3 percentage points in 2003-04 to 5.2 percentage points in 2013-14<sup>8</sup>, in part reflecting women’s increasing workforce participation.

The superannuation guarantee’s coverage does not apply to certain employment categories, such as to self-employed workers or those not in the paid workforce, and it is only paid on behalf of employees earning at least \$450 a month with a single employer.

## **Pillar 3: Voluntary savings**

Voluntary savings cover financial assets, such as shares and managed funds or cash in a bank account as well as housing.

The Australian Government encourages voluntary retirement savings through a variety of incentives such as 15% tax on superannuation fund earnings, the superannuation co-contribution scheme and concessional contributions as well as no income tax on withdrawals from the fund after the member turns 60.<sup>9</sup>

The largest asset held by Australians in retirement is property. The 2009-2010 Survey of Income and Housing found that 33% of households owned their homes without a mortgage, 36% were owners with a mortgage and 28% were renting.<sup>10</sup>

# **Women in retirement**

Women tend to retire with significantly less savings in their superannuation account than men. The average retirement balances at time of retirement age (64 years) in 2013-14 were \$292,510 for men and \$138,154 for women. At the age of 65 the average Australian male is expected to live another 19 years while the average woman is expected to live a further 22 years.<sup>11</sup> This means that women’s savings are often not sufficient to support them in retirement, so women are more likely to experience poverty in retirement than men.

More elderly women than men are living in poverty in Australia. In 2012, 38.7% of elderly single women compared to 33.8% of elderly single men were living in poverty.<sup>12</sup> While poverty rates among pensioners have begun to decline since the age pension was increased in 2009, being single still increases the risk of poverty and it is more common for women than men to live alone.<sup>13</sup>

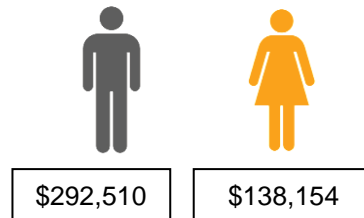
Women are more reliant on the age pension than men as their primary source of income. In 2013 women comprised 55.6% of people 65 years and older receiving the age pension.<sup>14</sup> This is a consequence of the difference in retirement superannuation savings.

Women are also more likely than men to re-enter the workforce following retirement due to financial constraints<sup>15</sup> and women are twice as likely as men to sell their house and move to lower cost accommodation because of tight financial circumstances in retirement.<sup>16</sup> Therefore women are far more likely to face higher financial insecurity in retirement than men.

# The superannuation savings gap

The difference in superannuation earnings, where women on average accrue approximately half the level of men's retirement savings,<sup>17</sup> impacts on women's economic security in retirement.

## Average superannuation amount at retirement (2013-14)



The average superannuation balance at retirement age in 2013-14 resulted in a gender retirement superannuation gap of 52.8% (Table 1). The continuing disparity in balances between women and men are observed over time and across all age groups.

**Table 1: Average superannuation balances by age, 2013-14**

Age group	Women's average superannuation	Men's average superannuation	Difference	Gender superannuation gap
20-24	\$3,941	\$6,265	\$2,324	37.1%
25-29	\$14,812	\$18,072	\$3,260	18.0%
30-34	\$25,549	\$36,373	\$10,824	29.8%
35-39	\$34,812	\$55,279	\$20,467	37.0%
40-44	\$53,536	\$83,565	\$30,029	35.9%
45-49	\$67,805	\$119,500	\$51,695	43.3
50-54	\$84,228	\$146,608	\$62,380	42.5%
55-59	\$115,046	\$227,765	\$112,719	49.5%
60-64	\$138,154	\$292,510	\$154,356	52.8%
65-69	\$117,144	\$194,633	\$77,489	39.8%
70-74	\$101,960	\$146,165	\$44,205	30.2%
75-79	\$25,692	\$114,937	\$89,245	77.6%
80-84	\$17,468	\$30,026	\$12,558	41.8%
85+	\$4,281	\$26,226	\$21,945	83.7%
<b>Total</b>	<b>\$54,916</b>	<b>\$98,535</b>	<b>\$43,619</b>	<b>44.3%</b>

Source: Clare, R. (2015), *Superannuation account balances by age and gender* (Sydney: Association of Superannuation Funds of Australia).

Note: The gender superannuation gap is calculated by taking the difference between average men's superannuation balances and average women's superannuation balances and expressing this as a percentage of average men's superannuation balances.

# Women, the gender pay gap and superannuation

The current superannuation system includes some in-built biases that impact on women's economic security in retirement. The system is tied to paid work and assumes a continuous work history to accumulate sufficient funds to live comfortably in retirement. This is more often the experience for men rather than for women. Evidence confirms that women are more likely to take primary responsibility for unpaid care work and are more likely to return to work part time and in lower paying roles.<sup>18</sup> This means that that the annual superannuation contributions are significantly less when compared to continuous full-time employment.

## Women earn less than men

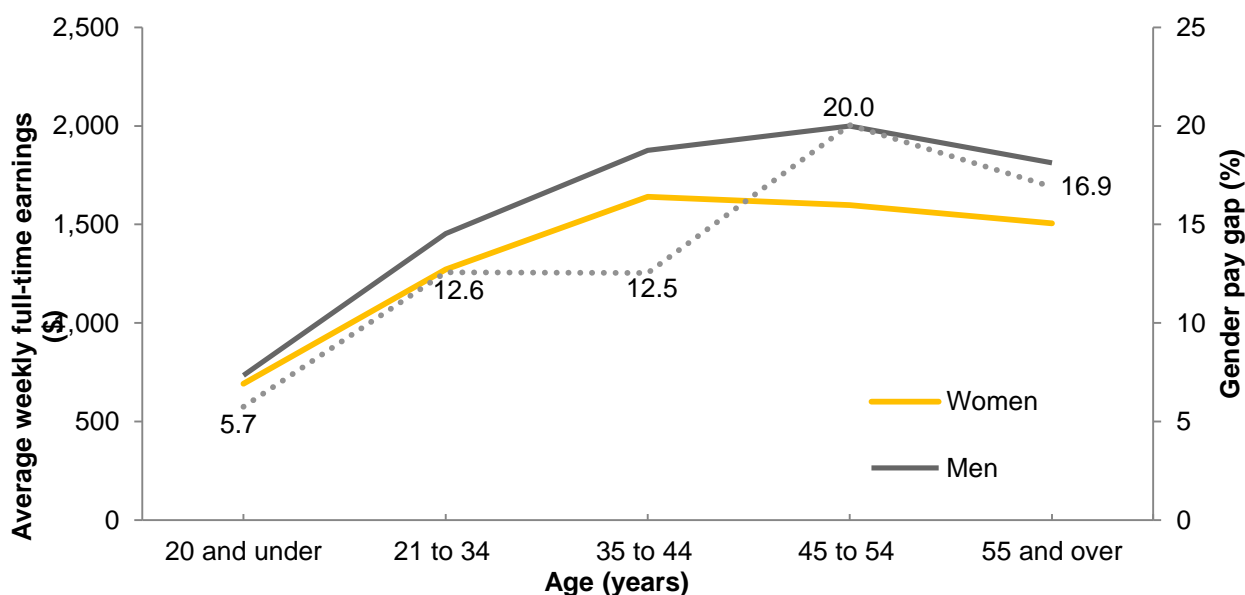
The fact that women also earn less than men over their working lives is a significant contributor to the gender superannuation gap. The difference in life time earnings between women and men are reflected in the national gender pay gap.

### What is the Gender Pay Gap (GPG)

The GPG is the difference between women's and men's average weekly full-time equivalent earnings, expressed as a percentage of men's earnings. The national GPG based on 2016 ABS data is currently 16.0%<sup>19</sup> and has hovered between 15% and 19% for the past two decades.<sup>ii</sup> The GPG reflects amongst other things the high concentration of women in low paying industries and occupations, and the high concentration of men in high paying management roles.

The average gender pay gap between women and men working full-time generally increases with age up to the usual age of retirement (around 65 years of age), when the gap begins to narrow due to reduced income in retirement. The disparity in earnings begins when women first enter paid employment, with female graduates on average earning less than male graduates.<sup>20</sup> While the GPG exists across all age groups, the divergence between male and female earnings increases after women reach the age of 30. This reflects the reduction in the female workforce participation when women are likely to care for children.<sup>21</sup> The GPG is widest further down the career, between 45 and 54 years of age, when women earn on average 20.0% less than men.

Graph 1: Full-time average weekly total cash earnings and gender pay gaps by age, 2016



Source: ABS (2017), *Employee Earnings and Hours, Australia, May 2016*, cat. no. 6306.0, viewed 23 February 2017, <http://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/6306.0>

<sup>ii</sup> The WGEA calculates the national GPG using Australian Bureau of Statistics' (ABS) Full-Time Adult Average Weekly Ordinary Time Earnings (AWOTE) data from the Average Weekly Earnings (AWE) survey (cat. no. 6302.0).

## Lower annual superannuation contributions

The annual superannuation contributions are currently legislated at 9.5% of the base salary. Salary data collected by the WGEA enables an estimate of the average annual superannuation contributions of current employees. The average annual earnings of full-time employees (excluding part-time and casual) reveal that women in full-time permanent work accumulated on average 17.7%<sup>iii</sup> less or \$1,540 less superannuation in a single year than men in full-time permanent work (Table 2).

This 17.7% estimated gap in annual superannuation contributions compound throughout the working years, entrenching the disparities in savings between women and men by the time these current employees retire.

**Table 2: Estimated employer-paid superannuation contributions 2015-16**

	Women	Men	Difference	Annual gap
<b>Annualised average base salary (full-time)</b>	<b>\$75,275</b>	<b>\$91,494</b>	<b>\$16,219</b>	<b>17.7%</b>
<b>Superannuation contribution (9.5%)*</b>	<b>\$7,151</b>	<b>\$8,692</b>	<b>\$1,540</b>	<b>17.7%</b>

Source: WGEA (2016), Agency reporting data

Note: Base salary is annual salary of full-time employees before tax, including all salary sacrificed items, but excluding allowances, superannuation and any other additional payments. \* Based on 9.5% mandatory contributions as of July 2014.

## Why women accumulate less

Several interrelated work, family and social factors as well as structural and cultural workplace barriers impact on women's ability to earn and accrue superannuation balances for retirement.

## Industrial and occupational segregation

Women and men often work in different industries (industrial segregation) and different jobs (occupational segregation). Industrial and occupational segregation has remained fairly consistent between 1995 and 2015.<sup>22</sup> Historically, female-dominated industries and jobs attract lower wages than male-dominated industries and jobs,<sup>23</sup> which negatively impacts women's superannuation balances.

### Salary and remuneration in female and male-dominated organisations

The average base salary and total remuneration<sup>iv</sup> of all full-time employees is lower in female-dominated industries than in male-dominated and mixed industries.

An overall comparison of gender dominated organisations shows that:

- Female employees are paid less than male employees across all gender dominance classifications.
- Employees in female-dominated organisations have lower salaries on average, both for base salary and total remuneration, when compared to male-dominated organisations.

<sup>iii</sup> Calculated as the difference between men's average full-time permanent base earnings and women's average full-time permanent earnings and applying the mandatory 9.5% superannuation average, relevant to the 2014-15 WGEA reporting period.

<sup>iv</sup> Total remuneration includes base salary, superannuation, performance pay, bonuses and other discretionary pay.

**Table 3: Average full-time base salary and total remuneration by gender dominance, 2015-16**

Gender dominance	Women		Men		Difference	
	Base salary (\$)	Total remuneration (\$)	Base salary (\$)	Total remuneration (\$)	Base salary (\$)	Total remuneration (\$)
Female-dominated	70,731	80,744	84,546	97,837	-14,013	-17,093
Mixed	74,969	88,909	88,019	107,558	-13,050	-18,649
Male-dominated	78,596	95,237	92,935	119,705	-14,339	-24,468
<b>All</b>	<b>75,276</b>	<b>89,226</b>	<b>91,472</b>	<b>116,009</b>	<b>-16,196</b>	<b>-26,783</b>

Source: WGEA & BCEC (2017), *Gender Equity Insights 2017: Inside Australia's Gender Pay Gap*, BCEC | WGEA Gender Equity Series, p 42. Available at: <https://www.wgea.gov.au/sites/default/files/BCEC%20WGEA%20Gender%20Pay%20Equity%20Insights%202017%20Report.pdf>

### **Gender pay gap in female and male-dominated organisations**

Gender pay gaps across female-dominated, male-dominated and mixed organisations vary, but consistently favour men.

- Gender pay gaps in favour of men exist in female-dominated, male-dominated and mixed organisations.
- Performance pay and other additional remuneration, such as superannuation and bonuses in male-dominated industries lead to higher gender pay gaps for total remuneration.

**Table 4: Full-time gender pay gaps by gender dominance in organisations, 2015-16**

Gender dominance	All employees		Managers	
	Base salary (%)	Total remuneration (%)	Base salary (%)	Total remuneration (%)
Female-dominated	16.3	17.5	21.9	23.3
Mixed	14.8	17.3	15.0	18.4
Male-dominated	15.4	20.4	13.5	16.7
<b>All</b>	<b>17.7</b>	<b>23.1</b>	<b>23.4</b>	<b>27.8</b>

Source: WGEA & BCEC (2017), *Gender Equity Insights 2017: Inside Australia's Gender Pay Gap*, BCEC | WGEA Gender Equity Series, p 42. Available at: <https://www.wgea.gov.au/sites/default/files/BCEC%20WGEA%20Gender%20Pay%20Equity%20Insights%202017%20Report.pdf> Note: Base salary and total remuneration exclude CEOs/Heads of Business in Australia. Total remuneration includes base salary, superannuation, performance pay, bonuses and other discretionary pay.

## **Unpaid care work and women's workforce participation**

Over a lifetime, compounded by time out of the workforce due to unpaid caring responsibilities, the gender pay gap contributes to greatly reduced lifetime earnings and retirement savings.

The time women spend on unpaid care work tends to fluctuate considerably, whilst it remains quite stable for men. This is evident in the female workforce participation rate (age 15-64). In Australia in 2016 the participation rate is 59.5% compared to 71.0% for men. This difference is largely due to the fact that women



are more likely to take time out of the workforce to take responsibility for unpaid care work (domestic work and caring for family). Taking time out of the workforce for unpaid caring responsibilities interrupts paid employment patterns and results in lower earnings and consequently an interrupted superannuation contribution trajectory. This means that the current superannuation system, which is tied to paid work, creates significant inequalities in retirement incomes for those who provide unpaid care.

For example, when women become mothers they tend to do more housework and more child-minding but spend less time in paid employment than men.<sup>24</sup> One study estimates that on average, partnered mothers will earn about half of the salary of partnered fathers: \$1.3 million compared to \$2.5 million over the course of their life.<sup>25</sup> As a result, the superannuation balances of partnered mothers would, on average, accumulate to half the size of that of partnered fathers.

Overall, people with interrupted workforce histories accumulate fewer savings and are less likely to benefit from superannuation taxation concessions.

## **Part-time work**

Women are also more likely to work part-time or in casual employment. WGEA data confirms that three in four part-time employees are female and 56.4% of the casual workforce is female.<sup>26</sup> On average, these patterns of employment attract less salary and superannuation savings when compared to full-time employment.

## **Lack of women in leadership and management roles**

The representation of women in leadership declines steadily with seniority. WGEA data shows a lack of women in senior positions, with women representing just 28.3% of the top three levels of management.<sup>27</sup>

In addition, there is also a lack of part-time senior roles, with 6.1% of managerial roles offered on a part-time basis.<sup>28</sup> The lack of part-time management roles makes it difficult for women to move into the higher paid and more senior roles.

The representation of women in management falls as the level of seniority increases. For example, WGEA data shows that women represent 40.8% of 'other managers', but only 16.3% of CEOs.<sup>29</sup> This means that women have limited access to the highest paid employment which impacts on their ability to accumulate superannuation.

## **Discrimination and other factors**

Traditional patterns in the family, society and the workplace, such as the 'male breadwinner' and 'female house maker' model and other practices related to such stereotypes may result in lower lifetime earnings for women. A potential consequence is that these stereotypes may contribute to discriminatory practices and policies in the workplace which may lead to women leaving paid employment early, therefore impacting on women's ability to accumulate superannuation.

Discrimination may be experienced by both women and men and can occur directly and indirectly in the workplace.<sup>30</sup> For example, direct pregnancy discrimination at the workplace is still prevalent. The ABS 'Pregnancy and employment transitions 2012' data reveals that 19% of female employees perceived experiencing some level of discrimination in the workplace while pregnant.<sup>31</sup>

Indirect discrimination impacts on men if they are pressured to be the 'male breadwinner'. For example, on average men work four hours more per week than women and men tend to have less access to flexible working.<sup>32</sup> Such work practices can reduce the time men spend with their family.

There are a number of other factors that may impact on women's ability to take part in paid employment and accumulate superannuation through paid employment, such as divorce or widowhood as well as family and domestic violence.<sup>33</sup>

## **Limited superannuation contributions**

### **Parental leave**

Most women do not receive employer-paid contributions to superannuation while on paid parental leave. There is no legal obligation for employers to pay superannuation when an employee is on paid or unpaid

parental leave and the government parental leave scheme does not attract the superannuation guarantee.<sup>34</sup> However, some employers are choosing to pay superannuation while employees are on parental leave.

### **Employment with non-compulsory contributions**

An employer may not have to pay superannuation if the employee earns less than \$450 a month, is under 18 and works 30 hours or less per week, or is paid to do domestic or private work for 30 hours or less per week. Many women with caring responsibilities may take casual or part-time work with more than one employer. They may earn more than \$450 per month in total, but still not qualify for superannuation contributions with any one employer.<sup>35</sup> This explains why women employed as such do not receive compulsory superannuation contributions.

## **Closing the superannuation gap**

Closing the superannuation gap can help improve the financial position of women in retirement. The interrelated causes of the superannuation gap require an inclusive approach to its closure. However, addressing the two key factors, the gender imbalance in unpaid care work and in the paid workforce, are essential for a sustainable superannuation system that provides all Australians with an adequate income in retirement.

Organisations can take a leading role in addressing the superannuation gap by providing women with access to the workforce through incentives that encourage retention, return-to-work programs and opportunities to progress through the management pipeline.

There are a number of strategies organisations can adopt to assist women to develop greater economic security over the course of their life, including addressing the gender pay gap to achieve equal pay rates for women and implementing flexible working arrangements for men and women. Some employers are also choosing to pay women superannuation while they are on parental leave, even though there is no legal obligation to do so. Other employers choose to contribute more than the mandated rate of superannuation on behalf of their employees.<sup>36</sup>

Improving financial literacy is also essential to closing the superannuation gap and creating financial wellbeing in retirement. Financial literacy helps people make informed choices about how to effectively manage money, including superannuation, as well as understanding financial risks. Some employers offer advice and information about financial literacy such as the Australian Government's <https://www.moneysmart.gov.au/>.

Salary sacrifice arrangements can also have a significant cumulative effect on retirement balances and improve retirement outcomes for women. Sacrificing a portion of pre-tax earnings into superannuation, subject to the contribution caps, is a tax-effective way to increase superannuation savings.<sup>37</sup> Women can also make voluntary contributions to their superannuation account while on parental leave.

## **Conclusion**

Addressing the superannuation gap today is essential to improve women's economic wellbeing and financial security in retirement.

Women's interrupted, and often fragmented participation in the workforce, as well as industrial segregation, means women are more likely to accumulate less superannuation than men and, as a result, face a greater risk of economic insecurity in retirement than men.

Men's average superannuation balances at retirement are estimated to be double that of women's, but organisations can take a leading role in addressing the superannuation gap by improving the organisation-wide gender pay gap, and improving women's access to leadership and management roles.

In addition, access to financial planning enables women and men to make informed choices while working that can translate into higher superannuation balances at retirement.

Information and toolkits for building a [gender equality strategy](#) and conducting a [gender pay gap analysis](#) are available on the [Workplace Gender Equality Agency website](#).

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