

## Chapter Four

# Work and financial security

Access to paid work is a cornerstone of the economic and social independence of women. It enables women to make positive choices about their living arrangements, career aspirations, health, safety and overall wellbeing. Employment is often associated with better outcomes for children.



## Work and financial security

Access to paid work is a cornerstone of the economic and social independence of women. It enables women to make positive choices about their living arrangements, career aspirations, health, safety and overall wellbeing. Employment is often associated with better outcomes for children.

Women's employment is also critical to the economic development of NSW. Many groups of women are underutilised and demonstrably undervalued in the labour market relative to their level of education when compared to men. Women's labour market participation in NSW is narrow. Potentially, the broadening of the workforce skills and occupational participation of women will assist in the building of a skilled domestic workforce able to meet the future economic needs of the state.

Women's unpaid work is also vital for the community and the NSW economy. The work of raising children, maintaining families and households, caring for older people and people with a sickness or disability and running community services and activities is carried out more often by women than men.

## Key findings

A long-term trend towards greater participation in paid work is evident among NSW women, as it is among women in most developed countries.

Today, 57 percent of women in NSW participate in the labour force, compared to 70 percent of men. The gender difference has reduced substantially, from a difference of 35 percentage points between women and men in 1978 to 13 percentage points today.

At the same time, women continue to take on a greater amount of unpaid household and family-related work. This imbalance, reflected in the higher rates of part-time work and time-stress among women compared to men, places limits on economic and financial equality for women and may result in a stalling of the late 20th-century advances. Women are also more likely to be volunteers than men, undertaking vital work that sustains communities.

However, the data presented below also reveals that in some important respects, NSW women are achieving greater equality than in Australia as a whole.

Wage gaps between men and women have been narrowing in NSW over the past two decades, in contrast to national trends. They range from 11.5 percent between women and men when we count hourly earnings, to 28 percent when we count total annual earnings for all workers (part-time and full-time). On the widely used measure, average weekly ordinary time earnings, NSW women experience a 14 percent wage gap with men while for Australian women the gap is 17 percent.

It is notable that the gender gap is wider between men and women in the top 40 percent of the workforce than in the bottom 60 percent, meaning that low wage women have kept pace better with the earnings of low wage men. Higher-earning women have had less success in achieving parity with their male counterparts.

Employment participation among women of child-bearing age and a trend towards greater workforce security among part-time workers are other areas where there has been recent improvement in NSW women's status. The proportion of part-time women who are engaged on casual contracts has fallen over the last two decades – from 63 percent in 1992 to 52 percent today.

A new trend of some concern is women's higher unemployment rates compared to men. Visible over the last 18 months, these relatively high rates of unemployment compound the underutilisation of women in the paid workforce due to *underemployment* (women reporting insufficient hours of work).

The chapter points to areas where there are major differences between groups of women. Women's unemployment rates show dramatic variation by region, and regions also exhibit different dynamics in terms of how women's employment recovered after the global financial crisis. Women with a disability, carers and women from some birthplace groups have considerably lower involvement in paid employment than other groups of women, in some cases because their unpaid work responsibilities are very significant. Superannuation and housing stress rates also display significantly different patterns by region.

## Gender indicators: work and financial security

In this chapter, women's experiences are reported against six work and financial security topics of importance for women.

Many indicators align with state, national and international frameworks and these linkages are shown below.

Topics Work and financial security topics and indicators		
Topic	Indicators	Linkages
<b>Topic 1:</b> Workforce engagement	1.1 Workforce participation 1.2 Unemployment and underutilisation 1.3 Voluntary work	State Plan NSW 2021 (Goals 1 and 14) ABS Gender Indicators United Nations Gender Inequality Index OECD Gender Equality Indicators World Economic Forum Global Gender Gap Index
<b>Topic 2:</b> Workforce security	2.1 Casual and part-time employment	OECD Gender Equality Indicators
<b>Topic 3:</b> Balancing caring responsibilities	3.1 Time spent in unpaid household work 3.2 Feeling rushed or pressed for time	ABS Gender Indicators OECD Gender Equality Indicators
<b>Topic 4:</b> Workforce segregation	4.1 Occupational segregation 4.2 Industry segregation 4.3 Male-dominated jobs	State Plan NSW 2021 (Goal 1) OECD Gender Equality Indicators NSW Government, Making the Public Sector Work Better for Women 2008-2012
<b>Topic 5:</b> Gender pay gap	5.1 Average weekly ordinary time earnings (AWOTE) 5.2 Average total hourly earnings 5.3 Gender pay gap, NSW public service	State Plan NSW 2021 (Goal 1) ABS Gender Indicators OECD Gender Equality Indicators World Economic Forum Global Gender Gap Index NSW Government, Making the Public Sector Work Better for Women 2008-2012
<b>Topic 6:</b> Financial security	6.1 Main source of income at retirement 6.2 Superannuation balance 6.3 Rental or mortgage stress 6.4 Commonwealth Rent Assistance and rental affordability stress	ABS Gender Indicators

## Current levels and trends

This section outlines the current status of NSW women in the topic areas listed above and the direction of change over time, where this information is available. The latest available data is used in each case.

## Topic 1: Workforce engagement

Women's participation in the labour force is important for personal, social and economic reasons. For women and their families it is central to current and future financial security. Paid employment is particularly important for building private retirement savings and for

housing security. For governments, labour market participation is also inversely related to welfare dependence and is therefore a significant factor affecting government expenditure.

Indicators of labour force participation, employment, underutilisation and participation in voluntary work are reported in this section.

### 1.1 Workforce participation

Workforce participation (labour force and employment rates)

#### Current position

In February 2012, 57 percent of NSW women were *participating in the labour force* (that is, they were either employed or looking for work). This compares to 70 percent of NSW men.

53 percent of NSW women were *employed*, compared with 67 percent of NSW men.

Women are still less likely than men to be engaged in the workforce at all ages over 19 years (see Figure 4.1).

#### Gender gaps:

- There is a 13 percentage point difference between women and men's labour force participation rates and a 14 percentage point difference between their employment rates.

#### The direction of change over time

The gender gap in labour force participation has decreased over the last three decades, from 35 percentage points in 1978 to 13 percentage points today (see Figure 4.2).

The gap between women and men's access to paid employment has also decreased significantly, from 35 percentage points in 1978 to 14 percentage points today. Mature age women's continuously increasing employment rates have been part of this story, while among some mature age cohorts of men employment rates have dipped in the mid-1990s but recovered after 2000 (Figure 4.3).

#### Discussion

Women's participation in the workforce has grown steadily over several decades, while men's has slightly declined.

Figure 4.1 shows how women's participation dips during the child-bearing years, at the time when men's participation rate is greatest. However, this is followed by increased participation among women aged 35 to 54 years.

It is noteworthy that having children appears to constrain women's workforce participation in NSW less than in the rest of Australia (see Further reading and Topic 3: Balancing caring responsibilities).

For several subgroups of women, labour force participation rates are lower than average and the gender difference between men and women is far greater. The 22 percent gender gap in labour force participation between women and men from non-Main English Speaking Countries was 1.6 times the 14 percent difference between Australian-born women and men in 2006 (see Table 4.1).

Tables 4.2 and 4.3 highlight the contrasting experiences of women who are carers and men and women with a disability. Part-time caring does not adversely affect the rate of women's employment outside the household, although it may affect how many hours are worked.

Two indicators measure the extent to which people of working age are participating in the workforce. The labour force participation rate reflects the extent to which people are active in the paid labour force: that is, employed, engaged in business, or looking for work. The employment rate measures only those people who are currently employed – that is, have worked in a paid job for at least one hour during the last week.

Year collected: February 2012 and previous years.

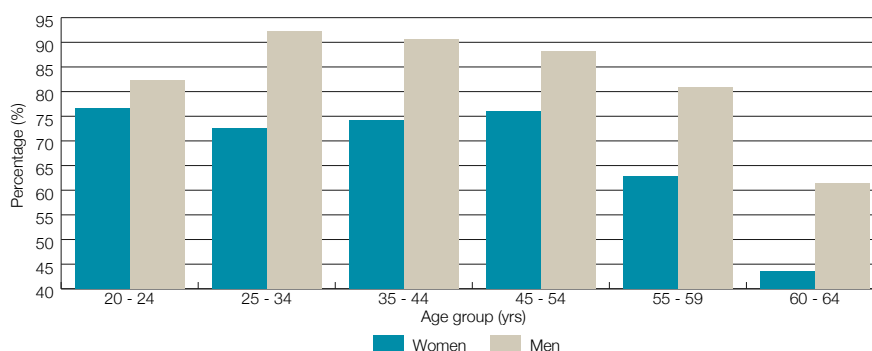
Data source: ABS (2012) *Labour Force Statistics, 1978-2012*, Cat no. 6202.0.

More information is available at [www.women.nsw.gov.au/women\\_and\\_work](http://www.women.nsw.gov.au/women_and_work)

*The gender gap in labour force participation has decreased over the last three decades, from 35 percentage points in 1978 to 13 percentage points today.*

**Figure 4.1**

Labour force participation rate, NSW women and men by age, 2012



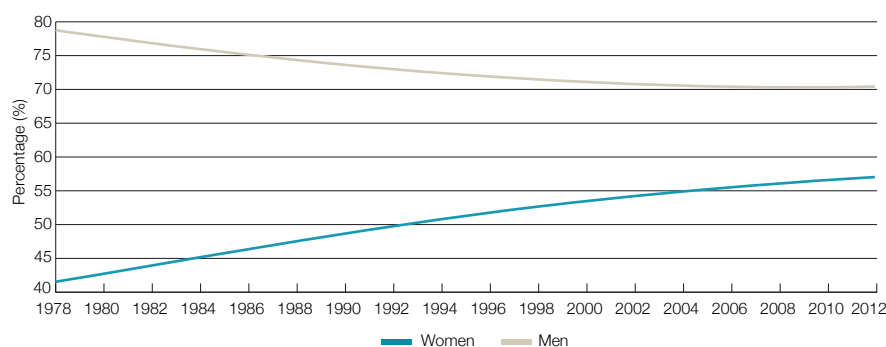
Note: All data are original series.

Population: Civilian population aged 20 to 64 years.

Source: ABS *Labour Force, Australia*, Cat no. 6202.0, Feb 2012.

**Figure 4.2**

Labour force participation rate, NSW women and men, 1978 to 2012



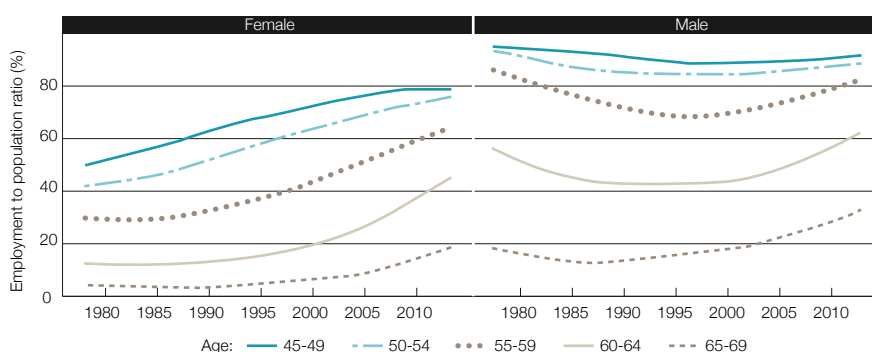
Note: All data are original series.

Population: Civilian population aged 15 years and over.

Source: ABS *Labour Force, Australia*, Cat no. 6202.0, Feb 2012.

**Figure 4.3**

Employment rates among mature age women and men, NSW, 1978 to 2012



Population: Civilian population aged 45 to 69 years.

Source: ABS *Labour Force, Australia, Detailed - Electronic Delivery*, Jan 2012 Supercube em1.srd, *Employed persons by sex, age, hours worked, state*, Cat no. 6291.0.55.001.

Table 4.1

Labour force participation rates by birthplace for women and men, NSW, 2006			
Country of birth	Women	Men	Gender gap
	%	%	percentage points
Scotland	70	84	14
New Zealand	76	91	15
England	71	86	15
Germany	64	79	15
Philippines	77	93	16
India	73	94	21
China	65	87	22
Vietnam	55	81	26
Italy	52	80	28
Greece	44	72	28
All born in a non-MESC*	62	84	22
Australia	72	86	14

\* Note: Non-MESC are countries other than the Main English Speaking countries of Canada, New Zealand, Ireland, the United Kingdom, United States and South Africa. Countries listed individually are the top 10 countries of birth based on migration to the whole of Australia.

Population: People born overseas aged 25 to 64 years, excluding full-time students and the not stated category.

Source: ABS *Census of Population and Housing 2006*.

Table 4.2

Workforce participation of female carers, NSW, 2009		
	Women %	
	Primary carers	Total carers
Labour force participation rate	43	57
Employment rate	42	54
Government pension or allowance is principal source of income	53	37

Note: A carer is someone who provides any informal assistance, in terms of help or supervision, to a person with disabilities or long-term conditions or a person who is elderly (ie aged 60 years and over). This assistance has to be ongoing, or likely to be ongoing, for at least six months. A primary carer is someone who provides assistance for one or more of the core activities, communication, mobility and self-care.

Population: Women aged 15 to 64 years, living in households.

Source: ABS *Survey of Disability, Ageing and Carers Australia 2009*, Cat no. 4430.0, unpublished data extracted from CURF (Confidential Unit Record File).

Table 4.3

### Workforce participation of women and men with a disability, NSW, 2009

Workforce participation	People with a disability %	
	Women	Men
<b>Labour force participation rate</b>	48.0	59.0
<b>Unemployment rate</b>	6.7	9.2

Population: People aged 15 to 64 years, living in households, all with reported disability. Includes those who do not have specific limitations or restrictions.

Source: ABS Survey of Disability, Ageing and Carers Australia 2009, Cat no. 44300DO001\_2009 state tables for NSW, unpublished data extracted from CURF.

## 1.2 Unemployment and underutilisation

### Current position

In February 2012, NSW women workers had a higher rate of unemployment than men – 5.7 percent compared with 4.8 percent.

Women's labour force underutilisation rate (incorporating people who wanted to work more hours) was 14.8 percent, compared to 11.0 percent for men.

#### Gender gaps:

- NSW women's unemployment rate is almost 1 percentage point higher than men's.
- Women's underutilisation rate is almost 4 percentage points higher than men's.

### The direction of change over time

The level of unemployment experienced by women has for some decades been similar to or slightly lower than men's, but in the last 18 months has exceeded men's.

Women's unemployment rate increased slightly from 5.3 percent in 2001 to 5.7 percent in 2012. For men, unemployment decreased during the last decade, from 5.9 percent in 2001 to 4.8 percent in 2012.

Patterns of labour force underutilisation closely follow the economic cycle, with the gap between men and women increasing during the global financial crisis (see Figure 4.4).

Women's unemployment rates show wide regional variations across NSW with the highest rates in south-west Sydney and the Central Coast (Table 4.4).

### Discussion

Underutilisation is high among women workers for a number of reasons. These include lack of child care and women's concentration in industries which have a high proportion of part-time work, and consequently, people who may want to work more hours (even while remaining part-time).

Further disaggregation by region and industry would provide information about the underlying reasons for women's rising unemployment rate, such as downturns in female-dominated industries.

*The proportion of people in the paid labour force who are unemployed and underemployed are reported in this indicator.*

*The unemployed are people who were actively looking for work and available to start immediately. The underemployed are those who are already working and would like to work more hours. These two groups together are referred to as people who are underutilised in the labour force.*

Year collected: February 2012 and previous years.

Data sources: ABS Labour Force, Australia, Cat no. 6205.0 and ABS 2001-2012, Labour Force Statistics, Cat no. 6201.0.

More information is available at [www.abs.gov.au](http://www.abs.gov.au)

Table 4.4

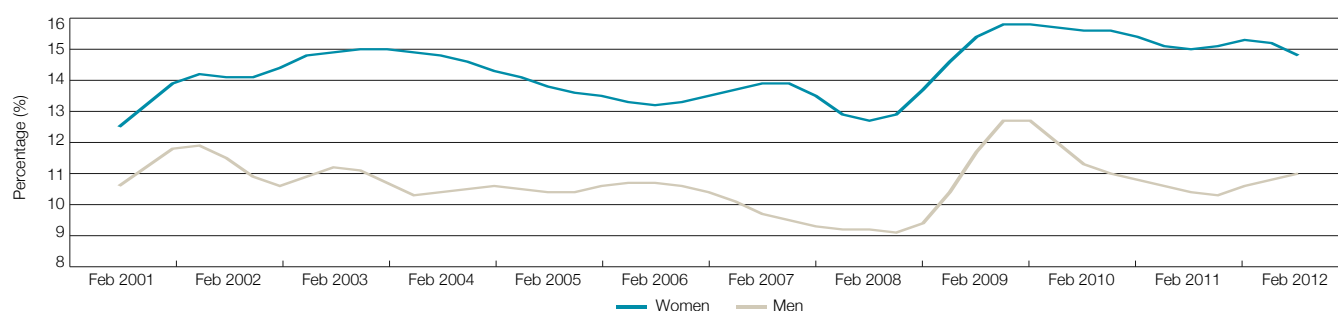
Female unemployment by Sydney or NSW region, and change since the GFC		
Sydney or NSW region	Change since peak of GFC* (%)	Unemployment, year to February 2012 (%)
Canterbury-Bankstown	-0.4	9.3
Gosford-Wyong	2.1	7.8
Fairfield-Liverpool and Outer South Western Sydney	-2.1	7.6
North Western Sydney	-1.8	6.9
Murray-Murrumbidgee	-2.6	6.4
Richmond-Tweed and Mid-North Coast	-4.9	6.2
Illawarra and South Eastern	-1.7	6.0
Central Western Sydney	-3.6	5.9
Northern, Far West-North Western and Central West	-3.5	5.4
Hunter	-3.2	4.6
St George-Sutherland	-1.2	4.6
Inner Sydney and Inner Western Sydney	-3.0	4.6
Central Northern Sydney	0.4	4.3
Eastern Suburbs	1.5	4.3
Lower Northern Sydney	0.9	3.7
Northern Beaches	-1.1	3.5
New South Wales total	-1.8	5.6

\* Note: The peak of unemployment in NSW during the global financial crisis (GFC) was March 2009. The blue shows regions where unemployment has increased since then.

Population: Women in the labour force.

Source: ABS *Labour Force, Australia*, February 2012, Detailed, Cat no. 6291.0.55.001.

**Figure 4.4**  
Labour force underutilisation, NSW women and men, 2001 to 2012



Note: Labour force underutilisation refers both to unemployed people who are actively looking for work and available to start immediately, as well as people who are already working but would like to work more hours (the underemployed).

Population: People in the labour force.

Source: ABS *Labour Force, Australia*, Cat no. 6202.0 February 2012, Trend data.

### 1.3 Voluntary work

#### Participation in voluntary work

##### Current position

In NSW in 2010, 40 percent of women and 33 percent of men reported having participated in voluntary work in the previous 12 months.

##### Gender gap:

- Women are more likely than men to be volunteers (a 7 percentage point difference in 2010).

##### The direction of change over time

Both men and women's volunteering rates increased slightly over the four years (Table 4.5).

However, women's volunteering activity increased more than men's so that the gap between women and men increased from 4 percentage points in 2006, to 7 percentage points in 2010.

##### Discussion

The most common types of volunteering in NSW are volunteering in sporting organisations (around 33 percent of all volunteers) and in religious organisations (27 percent).

Women and men living outside Sydney are more likely to volunteer than those living in the capital city. In 2010, nearly half (48 percent) of women living outside Sydney reported volunteering in the previous 12 months.

National ABS data (not shown below) indicates that more women than men volunteer in welfare and community organisations (25 percent of female volunteers and 18 percent of male volunteers) while more men than women volunteer in sporting and physical recreation organisations (32 percent of women compared to 44 percent of men).

*The ABS defines a volunteer as someone who, in the previous 12 months, willingly gave unpaid help in the form of time, service or skills, through an organisation or group. Voluntary work excludes employment or study commitments and informal assistance to others.*

Year collected: 2010.

Data source: ABS (2011) *Voluntary Work Australia*, 2010, Cat no. 4441.0.

More information is available at: [www.abs.gov.au](http://www.abs.gov.au)

Table 4.5

#### Volunteer rates by sex and residence, NSW, 2006 and 2010

Residence	Women		Men	
	2006 (%)	2010 (%)	2006 (%)	2010 (%)
Capital city	32	35	29	32
Balance of state	40	48	34	35
Total	35	40	31	33

Note: A volunteer is defined as someone who in the last 12 months willingly gave unpaid help in the form of time, services or skills through an organisation or group.

Population: People aged 18 years and older.

Source: ABS (2011) *Voluntary Work Australia* 2010, Cat no. 4441.0 and (2010) *NSW State and Regional Indicators*.

## Topic 2: Workforce security

Another indicator of labour market experience is job permanency or security, as indicated by ongoing or casual status. Ongoing employment provides a more solid basis for housing security and family formation, as opposed to jobs with shorter tenure.

Ongoing jobs typically provide employment benefits such as sick, annual and long service leave which help people deal with adversity and take rest. Part-time work is also discussed here because of its close historical association with casual work.

*In 2012, 41 percent of working women in NSW were employed on a part-time basis, compared with 15 percent of men.*

### 2.1 Casual and part-time employment

#### Participation in casual and part-time employment

##### Current position

In 2010, 28 percent of NSW women were employed on a casual basis (without leave entitlements) compared, with 21 percent of men.

In 2012, 41 percent of working women in NSW were employed on a part-time basis (less than 35 hours per week), compared with 15 percent of men. Over half (52 percent in 2010) of women's part-time jobs are casual.

##### Gender gaps:

- There is a 7 percentage point difference between the proportion of women and men employed casually in NSW.
- There is a 26 percentage point difference between the proportion of women and men employed part-time in NSW.

##### The direction of change over time

Casual employment rates have been consistently higher for women than men over the last two decades.

A positive feature of NSW women's work over the last two decades is the decline in the proportion of women part-timers who work casually. The proportion has fallen from 63 percent in 1992 to 52 percent today (Figure 4.5).

The percentage of full-timers who are casual has, however, increased, though not as much as for men for whom over two-thirds of full-time jobs are casual. Indeed, men have experienced a clear upward trend in their rate of casual work for both full and part-time, which almost doubled (from 12 percent in 1992 to 21 percent in 2010). Women's rate of casual employment remained close to 30 percent throughout the period.

##### Discussion

Where part-time work has equivalent pay and conditions to full-time work, and where it meets the mutual needs of both employees and employers, then it can be useful for work-life balance, and for transitions to retirement.

However, where part-time work is also casual or temporary in duration, it can be an indication of labour market insecurity and underemployment. Consequently, to measure the extent of women's employment insecurity involves looking at a number of indicators.

*The ABS data allow us to distinguish between casuals and ongoing workers. The ABS defines casuals as workers who do not have leave entitlements, such as sick leave and holiday leave. They include people in both full and part-time employment.*

*The ABS definition is used in this section, but it should be noted that the HILDA survey results show that a small proportion (around 11 percent) of workers with leave entitlements are 'fixed term' or temporary employees rather than ongoing or permanent<sup>17</sup>.*

Year collected: February 2012 and previous years.

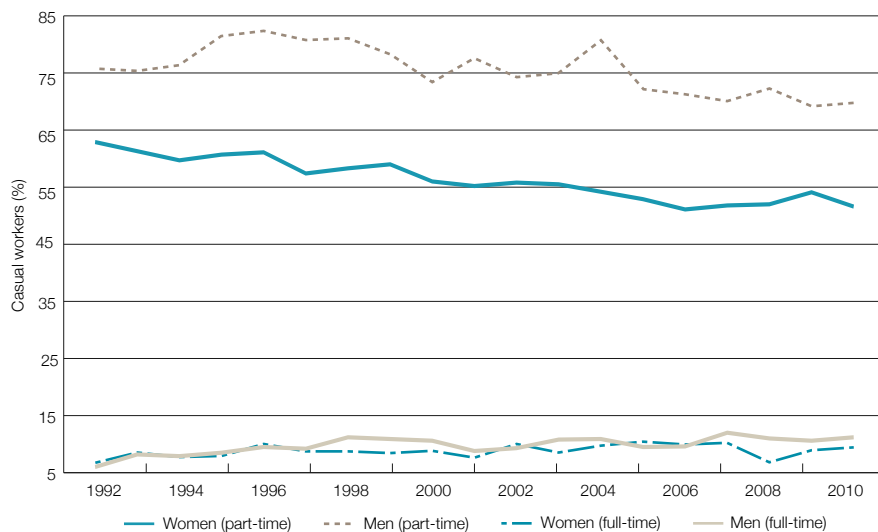
Data sources: ABS (2012) *Labour Force Statistics*, Cat no. 6201.0, ABS (2012) *Australian Labour Market Statistics November 2010*, Cat no. 6105.0.

More information is available at [www.abs.gov.au](http://www.abs.gov.au)

<sup>17</sup> Note that the ABS no longer uses the terminology of casual/permanent, but rather focuses on the leave/no leave distinction.

**Figure 4.5**

Rates of casual work among part and full-time workers, NSW, 1992 to 2010



Note: All data are original series. The graph shows the density of casuals among part-time and full-time workers, excluding owner managers.

Population: Employees without paid leave entitlements (casual workers), working either full or part-time.

Source: ABS (2012) *Australian Labour Market Statistics November 2010*, ABS Cat no. 6105.0.

## Topic 3: Balancing caring responsibilities

Work-family balance is an important issue facing Australian families today. As the data on voluntary and caring work showed, household, family and community work are also central to many people's daily lives and identities.

The amount of unpaid household and family work people do increases significantly when they have children, which occurs usually at the stage of life when men are also working long hours.

### 3.1 Time spent in unpaid household work

Average time spent in unpaid household work

#### Current position

In NSW, women with dependent children who work full-time undertake an extra 40 hours per week on average in unpaid work (Figure 4.6).

By comparison, men with dependent children who work full-time undertake an average of 26 hours per week extra.

#### Gender gap:

- Full-time women workers with dependants spend an extra 14 hours per week more than men doing unpaid household work.

### 3.1 Time spent in unpaid household work continued

Average time spent in unpaid household work

#### The direction of change over time

The gap between women and men has reduced by three hours per week in the period 2002 to 2010. Time spent on unpaid work increased for both sexes over this time.

In 2002, women were committing an extra 33 hours per week to unpaid work, whilst working full-time with dependants. Men were averaging an extra 22 hours per week in unpaid work.

#### Discussion

Women's workforce participation has increased substantially but the amount of unpaid work done by women does not reflect this situation.

Also notable is the variation in the type of household and family-related duties people spend time on. The time women and men spend on errands, and playing and caring for children is less unequal than the time they spend on housework, on which women spend 10 more hours per week than men (see Figure 4.6).

*Indicator 3.1 looks at the social group for whom these pressures are most marked: full-time workers with dependent children. Unpaid household work in the HILDA survey includes activities to which people have committed because of their social relationships, including housework, household management, shopping and child care.*

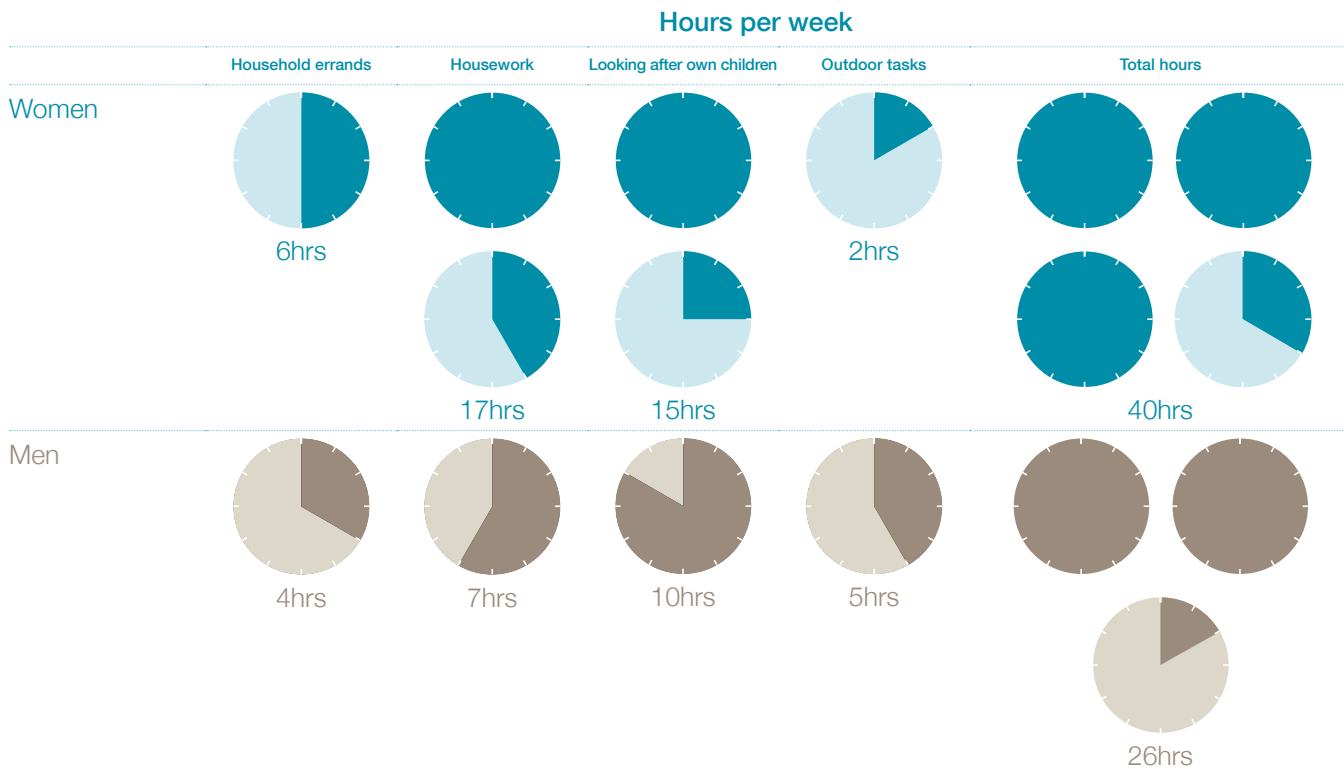
Year collected: 2010 and previous years.

Data sources: *Household, Income and Labour Dynamics of Australia* (HILDA) survey, Wave 2 and 10, 2002 and 2010.

More information is available at: [www.melbourneinstitute.com/Hilda](http://www.melbourneinstitute.com/Hilda)

**Figure 4.6**

Unpaid work, women and men working full-time with dependants, NSW, 2010



Population: People aged 15 to 64 years, employed full-time with dependent children.

Source: *Household, Income and Labour Dynamics of Australia* (HILDA) survey, Wave 10, 2010.

### 3.2 Feeling rushed or pressed for time

#### Current position

For employed women with dependent children in NSW, 59 percent feel 'almost always' or 'often' rushed or pressed for time. This compares with 47 percent of employed men with dependent children.

#### Gender gap:

- Employed women with dependent children report feeling rushed and pressed for time more than employed men – a difference of 12 percentage points.

#### The direction of change over time

The proportion of women reporting feeling 'almost always' or 'often' rushed or pressed for time decreased slightly between 2002 and 2010 (from 63 to 59 percent).

Men have experienced very little change in this time period.

#### Discussion

The pressure on women to both earn and do more of the household work and care for family is reflected in the higher incidence of women who report being time-pressured than men.

*Indicator 3.2 presents the results when men and women are asked how often they feel 'rushed or pressed for time'. Again, the population is full-time workers with dependants, for whom the issue of work-life balance is typically most acute.*

Year collected: 2010 and previous years.

Data sources: Household, Income and Labour Dynamics of Australia (HILDA) survey, Wave 2 and 10, 2002 and 2010.

More information is available at [www.melbourneinstitute.com/hilda](http://www.melbourneinstitute.com/hilda)

## Topic 4: Workforce segregation

Women hold 45 percent of all jobs in NSW, but their share of specific occupational groups and industries varies considerably.

Many men and women work in jobs where the majority of other workers are of the same sex – a pattern known as gender segregation.

The degree of gender segregation can be assessed by looking at the proportion of women and men in different occupations, industries, sectors or workplaces. Gender segregation by occupation and industry is reported at 4.1 and 4.2, while 4.3 focuses on the most

male-dominated jobs in the NSW workforce – those with 25 percent women or less.

### 4.1 Occupational segregation

#### Current position

Clerical and administrative, community and personal services, and sales jobs are mainly undertaken by female workers.

Alternatively, management, technical and trades, machinery operators and drivers, and labouring jobs are mainly undertaken by male workers.

#### Gender gaps:

- Women make up only 9 percent of machinery operators and drivers, 14 percent of technical and tradespeople and 35 percent of managers in NSW.
- Professional occupations are the only ones split evenly between women and men.

## 4.1 Occupational segregation continued

### The direction of change over time

In the period 1996-97 to 2011-12, women made ground in managerial occupations, where they increased their share from 29 to 35 percent. A slight increase in trade and technical positions is also evident (Tables 4.6 and 4.7).

Community and personal service occupations became more segregated, with relatively fewer men, during the last 15 years.

### Discussion

Jobs dominated by women have historically been associated with lower pay and worse conditions. Occupational segregation therefore contributes to the gender pay gap (see below). The patterns of occupational segregation in NSW have been strikingly stable over time.

*Indicator 4.1 describes occupational segregation at the major occupational group level within the Australian and New Zealand Standard Classification of Occupations (ANZSCO). The degree of integration of segregation visible depends on the level of disaggregation selected – the finer the disaggregation, the more variation is evident.*

Year collected: February 2011-12 and previous years.

Data source: February 2011 to 2012 and previous years, *ABS Labour Force, Australia, Detailed, Quarterly*, Cat no. 6291.0.55.003.

More information is available at [www.abs.gov.au](http://www.abs.gov.au)

**Table 4.6**

### Women's occupational representation, NSW, 1996-97 to 2011-12, lowest to highest

Occupation – major group	% Women	
	1996-97	2011-12
<b>Machinery operators and drivers</b>	12	9
<b>Technicians and trades workers*</b>	12	14
<b>Labourers</b>	35	34
<b>Managers</b>	29	35
<b>Professionals</b>	48	52
<b>Sales workers</b>	61	62
<b>Community and personal service workers</b>	66	68
<b>Clerical and administrative workers</b>	77	76
<b>Total workforce</b>	<b>43</b>	<b>45</b>

*In the period 1996-97 to 2011-12, women made ground in increasing their share in managerial occupations from 29 to 35 percent. A slight increase in trade and technical positions is also evident.*

Note: Occupation classification follows one-digit ANZSCO major group. The industries are listed in order of lowest to highest women's representation in 2011-12, using a four-quarter average. \*The majority of women in the trades workers category are hairdressers or cooks. See discussion on page 44 for further information.

Population: All employed people aged 15 years or older.

Source: *ABS Labour Force, Australia, Detailed, Quarterly, Feb 2012*, Cat no. 6291.0.55.003.

## 4.2 Industry segregation

### Current position

Similar to their narrow occupational presence, women are concentrated in a narrow group of industries in NSW (see Table 4.7).

The strongly male-dominated industries include construction, manufacturing, mining and agriculture, forestry and fishing.

Education and training, and health care and social assistance, are dominated by women in NSW, with women forming a small majority in several other service industries.

#### Gender gaps:

- Women hold 10 percent of jobs in the construction industry and 11 percent of jobs in the mining sector in NSW, as opposed to 78 percent of jobs in health care and social assistance and 68 percent in education and training.

### The direction of change over time

Little has changed in terms of representation of women in male-dominated industries over the past 17 years. In the period from 1996-97 to 2011-12, women increased their presence in mining, and in public administration and safety.

### Discussion

As with occupational segregation, jobs in industries that are dominated by women are often undervalued. Patterns of segregation indicate barriers to industries that may yield higher incomes for women.

*Indicator 4.2 describes industry segregation at the industry division level within the Australian and New Zealand Standard Industrial Classification (ANZSIC 2006). It is important to note that the degree of integration or segregation visible depends on the level of disaggregation selected – the finer the disaggregation, the more variation is evident.*

Year collected: February 2011-12 and previous years.

Data source: ABS *Labour Force, Australia, Detailed, Quarterly*, Cat no. 6291.0.55.003.

More information is available at [www.abs.gov.au](http://www.abs.gov.au)

*Little has changed in terms of representation of women in male-dominated industries over the past 17 years. Slight improvements can be seen between 1996-97 and 2011-12, with women increasing their presence in mining, and in public administration and safety.*

Table 4.7

Women's industry representation, NSW, 1996-97 and 2011-12, lowest to highest		
Industry	% Women	
	1996-97	2011-12
Construction	13	10
Mining	6	11
Electricity, gas, water and waste services	17	18
Transport, postal and warehousing	23	23
Agriculture, forestry and fishing	30	26
Manufacturing	27	27
Wholesale trade	33	35
Information media and telecommunications	40	42
Professional, scientific and technical services	45	43
Other services	39	43
Public administration and safety	37	44
Arts and recreation services	49	48
Financial and insurance services	55	51
Rental, hiring and real estate services	45	51
Administrative and support services	51	53
Retail trade	53	54
Accommodation and food services	52	54
Education and training	66	68
Health care and social assistance	77	78
<b>Total workforce</b>	<b>43</b>	<b>45</b>

Note: Industry classification follows ANZSIC divisions. The industries are listed in order of lowest to highest women's representation in 2011-12.

Population: All employed people aged 15 years or older.

Source: ABS *Labour Force, Australia, Detailed, Quarterly, Feb 2012*, Cat no. 6291.0.55.003.

### 4.3 Male-dominated jobs

#### Women's participation in male-dominated occupational subgroups

##### Current position

Fourteen out of 43 occupational subgroups in NSW are male-dominated. Women make up just 9.7 percent of the workforce in these occupational subgroups in 2012.

##### Gender gaps:

- The percentage of women in these occupations ranges from 24 percent to less than 1 percent (see Table 4.8).

##### The direction of change over time

There has been little change over time in the group as a whole. Women's representation in male-dominated occupational groups in 1996 was 9.4 percent.

##### Discussion

Individual male-dominated occupations have exhibited change. Women have increased their representation among the chief executive subgroup (chief executives, general managers and legislators). They make up 24 percent of this subgroup in 2012, compared to 13 percent in 1996.

In other non-traditional areas for women such as ICT professionals, construction tradespeople and machinery and plant operators, women have lost ground.

*Occupational subgroups are defined as 'male-dominated' in Indicator 4.3 where women make up 25 percent or fewer of people working in them (employers, employees and the self-employed).*

*Indicator 4.3 describes occupational segregation at the sub-major (two digit) occupational group level within the ANZSCO classification.*

Year collected: February 2012 and previous years.

Data source: ABS Labour Force, Australia, Detailed, Quarterly, Cat no. 6291.0.55.003.

More information is available at [www.abs.gov.au](http://www.abs.gov.au)

*Women have increased their representation among chief executives, general managers and legislators. They make up 24 percent of this subgroup in 2012, compared to 13 percent in 1996.*

Table 4.8

Occupational subgroups with 25 percent women or fewer, NSW, February quarter 2012		
16 to 25 percent women	Total workforce ('000)	% Women
Chief executives, general managers and legislators	32	24
Engineering, ICT and science technicians	68	23
Protective service workers	47	21
Storepersons	37	21
Other labourers	68	19
Farm, forestry and garden workers	37	17
6 to 15 percent women		
Machine and stationary plant operators	43	15
ICT professionals	73	14
Road and rail drivers	96	6
Less than 6 percent women		
Mobile plant operators	40	3
Electrotechnology and telecommunications trades	77	2
Construction and mining labourers	47	1
Automotive and engineering trades	107	1
Construction trades	105	-

Note: Occupation classification follows two-digit ANZSCO sub-major group.

Population: All employed people aged 15 years or older.

Source: ABS *Labour Force, Australia, Detailed, Quarterly*, Cat no. 6291.0.55.003.

## Topic 5: Gender pay gap

The difference between what women and men earn, on average, is referred to as the gender pay gap. There are many alternative ways to compare men's and women's earnings, and these are discussed

in the section Focus on pay on page 79. Two commonly used standards – average weekly and average hourly earnings – comprise Indicators 5.1 and 5.2.

### 5.1 Average weekly ordinary time earnings (AWOTE)

#### Current position

As at November 2011, NSW women working full-time ordinary hours each week earned on average \$1,212, compared with men, who earned \$1,404 each week.

#### Gender gap:

- Men earned on average 14 percent more each week than women.

#### The direction of change over time

Since 1995, the weekly gender wage gap in NSW for people working full-time ordinary hours has decreased from 18 to 14 percent.

This contrasts with national trends, which show the gender wage gap increasing over the same time period (see Figure 4.7).

#### Discussion

Wage gaps, whether driven by discrimination or other factors, compromise the current and future economic security of women.

Gender wage gaps persist, however, in NSW a reduction in the size of the gap is evident in the last decade.

*Average weekly ordinary time earnings compares women and men who work full-time hours. Ordinary time earnings do not include overtime. The figures are gross figures before taxation or any other amount has been deducted.*

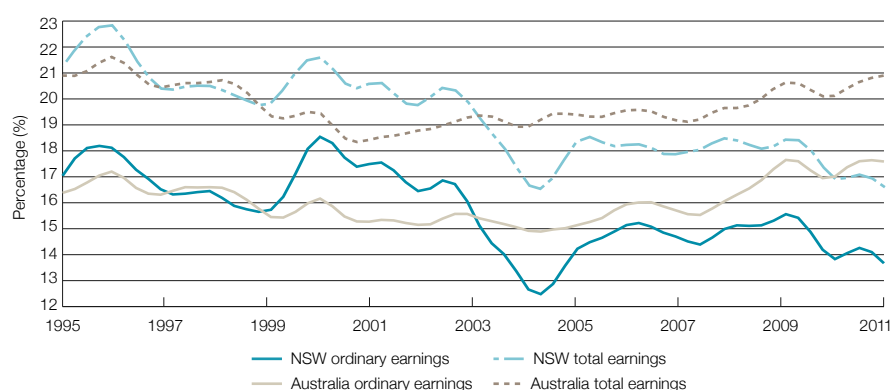
Year collected: November 2011 and previous years.

Data source: ABS, *Average Weekly Earnings, Australia*, Cat no. 6302.0, time series to 2011, November quarter, Trend data.

More information is available at [www.women.nsw.gov.au/women\\_and\\_work](http://www.women.nsw.gov.au/women_and_work)

**Figure 4.7**

Gender pay gap, average weekly earnings, 1995 to 2011, NSW and Australia



Note: The figure shows NSW weekly pay gaps on a downward trend since 1995, reducing more than the national pay gaps between women and men. Ordinary earnings compare women and men who work full-time, not including overtime. Total earnings do include overtime.

Population: Civilian population aged 15 years and over.

Source: ABS, *Average Weekly Earnings, Australia*, Cat no. 6302.0, trend data.

## 5.2 Average total hourly earnings

Average hourly earnings (non-managerial employees)

### Current position

In 2010, women in NSW working full-time in non-managerial roles were paid on average \$30.70 per hour worked. NSW men earned \$34.70 on average.

### Gender gap:

- The hourly wage gap between NSW men and women is around 11.5 percent.

### The direction of change over time

Trends over time are not readily available from this survey.

### Discussion

Hourly wage gaps are usually smaller than those measured using full-time weekly wages, as women typically work fewer hours than men even when both are classed as full-time (see Focus on pay, page 79).

Figure 4.8 below shows how women and men's hourly wages diverge during the child-bearing years. In NSW, in contrast to Australia more widely, women's wages lift again between the ages of 40 and 45 years.

Figure 4.9 shows the percentage of men and women at various earning brackets. About three-quarters (77 percent) of women earn less than \$80,000 per annum, whereas the comparable figure for men is about two-thirds (66 percent).

*Total hourly earnings time include over-time. Indicator 5.2 shows average total hourly earnings for women and men who work full-time hours. The figures are gross figures before taxation or any other amount has been deducted.*

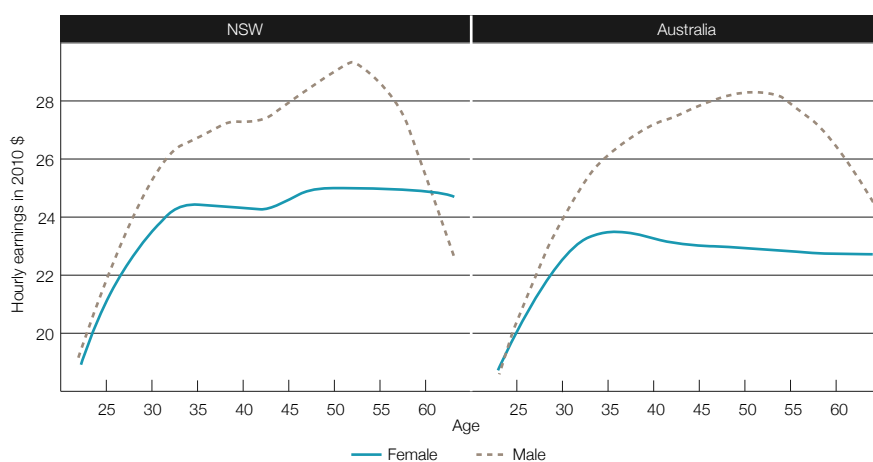
Year collected: 2010.

Data source: ABS (2011) *Employee Earnings and Hours, Australia*, May 2010, Cat no. 6306.0.

More information is available at: [www.abs.gov.au](http://www.abs.gov.au) and [www.women.nsw.gov.au/women\\_and\\_work](http://www.women.nsw.gov.au/women_and_work)

**Figure 4.8**

Median hourly rates of pay, employees, NSW and Australia (10-year average)



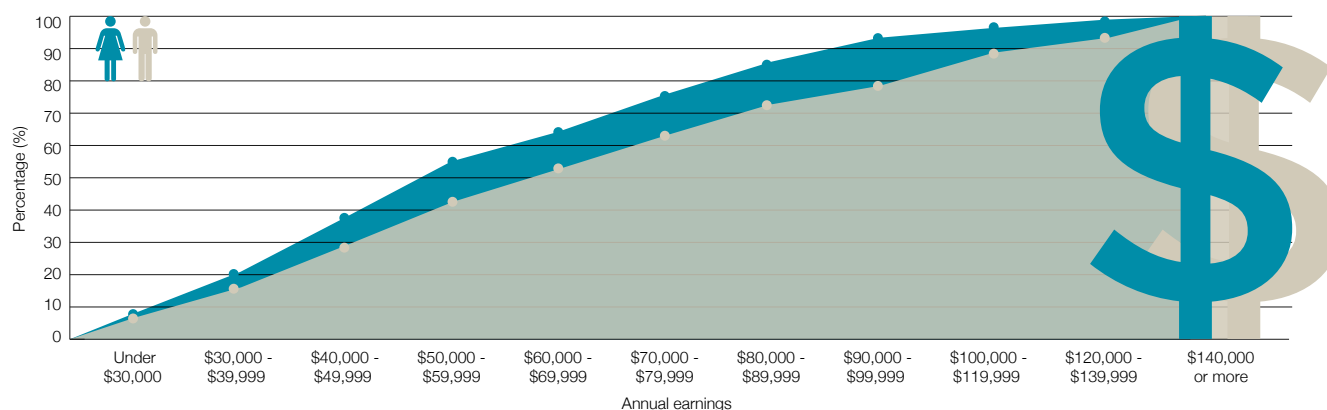
Note: Data are pooled (to maximise sample size) so the figure represents an average over a 10-year period. The data are further averaged with a smoothing function. Earnings are CPI indexed to 2010 dollars.

Population: Adult full-time non-managerial employees aged 21 to 64.

Source: HILDA Release 10 (the years 2001-10).

**Figure 4.9**

Cumulative percentage, women and men earning less than specified dollar amounts, NSW, 2010



Note: The graph shows the cumulative percentage at each earnings bracket. It should be read as follows (from the left hand side): 9 percent of women earn under \$30,000 per year, compared to 6 percent of men. 23 percent of women earn less than \$40,000, compared to 17 percent of men, and so on.

Population: Adult full-time non-managerial employees reporting annual earnings.

Source: HILDA Release 10, data weighted.

### 5.3 Gender pay gap, NSW public service

Gender pay gap, NSW public service workforce, non-casual staff

#### Current position

In 2010, the average salary for female public service employees was \$71,573, which was 93.3 percent of the average salary for male public service employees (\$76,742).

#### Gender gap:

- The gender pay gap for the NSW public service was around 6.7 percent.

#### The direction of change over time

The pay gap was larger in 2007, at 10.4 percent. The NSW public service pay gap has decreased by more than 3 percentage points over the three-year period 2007 to 2010.

#### Discussion

The relatively high rates of pay for women working part-time, and the increase in women in more senior roles were factors behind women's improved rates of pay relative to men between 2007 and 2010.

The audit of NSW public service pay also highlighted the improving outcomes for Aboriginal women, who earned 94 per cent of non-Aboriginal women's pay and nearly 5 per cent more than Aboriginal men on average in 2010.

*Indicator 5.3 was calculated during a pay equity audit of the Public Service undertaken in 2010. The NSW public service is a subset of the NSW public sector and contains approximately 66,000 employees or 20 percent of total public sector workers. Current annual salary, not including overtime or allowances, was used to assess the pay gap. Juniors were included.*

Year collected: 2010.

Data source: NSW Department of Premier and Cabinet (2011) *Pay Equity Audit Report 2011, Public Sector Workforce*.

More information is available at: [www.dpc.nsw.gov.au](http://www.dpc.nsw.gov.au)

## Focus on pay

On average, men earn more than women and the difference between the sexes can be viewed as a gender pay gap. This gap can be expressed in dollar terms, but more often it is presented as a percentage difference showing how far women fall behind men.

Comparing 'like with like' is particularly difficult in relation to pay. The NSW labour market is heavily sex-segregated, with women concentrated in certain occupations and industries and almost absent in others (see Topic 4).

In addition, women are much more likely to be working part-time hours than men, and less likely to work long hours or overtime.

This is one reason for favouring an hourly rate of pay when looking at the gender pay gap, because it helps deal with this difference in working

hours. Using total earnings shows the effect of the overtime hours and bonuses on men and women.

The segregation of the labour market is harder to deal with, but research using statistical methods to control for these differences in industry and occupation still results in a considerable gender gap remaining.

Finally, the size of the gap will also depend on whether what a worker earns on average is measured (the mean) or the measure is what a worker in the middle of the earnings distribution earns (the median). The median, when available, is generally preferred because the mean can be inflated due to a small number of highly-paid individuals.

The table below shows a number of indicators, illustrating gender pay gaps of different dimensions. In terms of hourly pay, full-time

female employees earn about \$3.70 per hour less than their male counterparts. This is a gap of 11 percent. In weekly terms, the gender gap of is \$192 (without overtime) or \$244 (with overtime). These gaps amount to a difference of 14 percent and 17 percent respectively.

Taken over the course of a year the difference is also 17 percent, which in dollar terms means a gap of \$12,500 per annum. If part-time work is taken into account, the annual gap is even larger: over \$19,000 per annum (a difference of 28 percent). This larger gap can be viewed as one measure of what it 'costs' women to work part-time.

In all, the gap is smaller for NSW women than for women in Australia as a whole. However, the data also indicates the reality of the gender pay gap, whatever measure is used.

Table 4.9

The elements of the gender pay gap					
Measure	Earnings			Comments	Source
	Mean	Median	\$		
<b>Hourly: full-time non-managerial adults</b>	11.5% (11%)	9% (7%)	\$4.00*	The full-time and hourly aspects make the figures between men and women more comparable. The adult aspect deals with the issue of junior rates.	2010 <i>Employee Earnings and Hours Australia</i> (an ABS business survey)
<b>Weekly: ordinary full-time adult</b>	14% (17%)	NA	\$192	Ordinary earnings is the amount before any overtime is taken into account.	2011 <i>Average Weekly Earnings</i> (an ABS household survey)
<b>Weekly: total full-time adult</b>	17% (26%)	NA	\$244	The gap increases for total earnings because men are more likely to work overtime.	2011 <i>Average Weekly Earnings</i>
<b>Annual: total full-time adult</b>	17% (21%)	15% (18%)	\$12,500	The gap is also larger with annual earnings because men work longer hours each week, and more weeks in the year.	HILDA Release 10 (a household survey)

Notes: \*NSW dollar amounts are for the mean.

The national figure is shown in brackets.

Table 4.10

## Median annual earnings and pay gap by sex, NSW, 2001 to 2010

Year	Men (\$)	Women (\$)	Gap (\$)	% Gap
2001	56,822	49,073	7,748	14
2002	57,560	46,298	11,262	20
2003	58,541	50,004	8,537	15
2004	59,595	50,060	9,535	16
2005	57,845	52,060	5,784	10
2006	62,328	52,868	9,460	15
2007	61,410	57,318	4,092	7
2008	62,448	57,244	5,204	8
2009	62,198	56,534	5,664	9
2010	65,000	55,000	10,000	15

Note: This table shows the dollar amount that is at the centre of the earnings distribution, ie half the workforce earns more and half earns less than this figure. The dollar figures are current dollars, and the volatility reflects both business cycles (such as the 2001-02 downturn and the GFC) and sampling error.

Source: HILDA Release 10, data weighted.

Population: Adult full-time employees reporting annual earnings.

## Topic 6: Financial security

Topic 6 addresses two aspects of financial security: lifetime savings and housing stress. As the lifespan of Australians increases, there has been renewed interest in the adequacy of private retirement savings, in part because of the potential fiscal demands on government. The looming retirement of the sizable generation born after the end of the Second World War,

often referred to as Baby Boomers, is a specific interest given the anticipated impact on pension, aged care and health costs.

Indicator 6.1 looks at the main source of income for women and men who have retired. Indicator 6.2 looks at the quantum of private superannuation (or superannuation balance) women and men have accumulated as they approach

retirement age. Indicators 6.3 and 6.4 look at aspects of housing stress, for specific population subgroups: mature age people (Indicator 6.3) and single people who receive Commonwealth Rent Assistance (Indicator 6.4).

### 6.1 Main source of income at retirement

Main source of income (people aged 65 years and older)

#### Current position

In 2010, just over 82 percent of women aged 65 years or older who are retired rely on government pensions and allowances as their main source of income. This compares with some 75 percent of NSW men.

#### Gender gaps:

- In NSW, a greater number of mature age women rely on government benefits as their main source of income than men (a 7 percentage point difference).
- 11.5 percent of retired women rely on superannuation as their main source of income, compared to 17.1 percent of men.

#### The direction of change over time

The proportion of both sexes (aged 65+) relying on government benefits as their main source of income has increased since 2003-04, but at a slightly greater rate for women than men.

In 2003-04, 77 percent of women were receiving government benefits as their main source of income, increasing to 82 percent by 2009-10. For men, the increase has been from 71 to 75 percent in the same period.

#### Discussion

Superannuation (private retirement savings or annuities) offers greater income for individuals, and reduces fiscal demand on government.

Because superannuation is a function of lifetime earnings, and women are more likely to be in part-time and low paid jobs and to have breaks in their employment history, they are more reliant on the age pension. The pattern in NSW is similar to Australia as a whole (see the Appendix).

The amount of superannuation held by women and men also varies significantly, as shown in Indicator 6.2.

*The means-tested government age pension and private superannuation are two main forms of income Australians rely on once they have ended their paid working life. Indicator 6.1 reports on the main source of income (that from which the most positive income is received) for men and women of retirement age. Note that 'other income' makes up the balance of sources of retirement income, in addition to government pensions and private superannuation.*

Year collected: 2009-10 and previous years.

Source: ABS Survey of Income and Housing 2003-4 to 2009-10, Cat no. 6541.0.30.001, unit record data.

More information is available at: [www.abs.gov.au](http://www.abs.gov.au)

## 6.2 Superannuation balance

### Median superannuation balance (all women and 'Baby Boomers')

#### Current position

In 2007, the median superannuation balance for NSW women was \$18,238, compared to \$30,555 for NSW men.

For Baby Boomer men and women who are currently approaching retirement (those aged 45 to 60 years) the median is \$26,142 for women, compared to \$55,143 for men.

#### Gender gaps:

- NSW women have \$12,300 less in superannuation assets than NSW men on average.
- Baby Boomer women who are approaching retirement have \$29,000 less than men on average.

#### The direction of change over time

Trends over time are not available from this data source. However, Figure 4.10 below shows some stark urban and regional differences.

People of both sexes living in Sydney hold higher median superannuation balances than their regional counterparts.

Sydney women held on average \$6,700 more than regional women; and Sydney men held on average \$7,300 more than regional men.

#### Discussion

A number of factors contribute to women having lower levels of superannuation assets, including broken work patterns and lower wages.

Until Australia's compulsory superannuation scheme was introduced in 1992, private retirement saving through superannuation was accessed more regularly by men and full-time public servants.

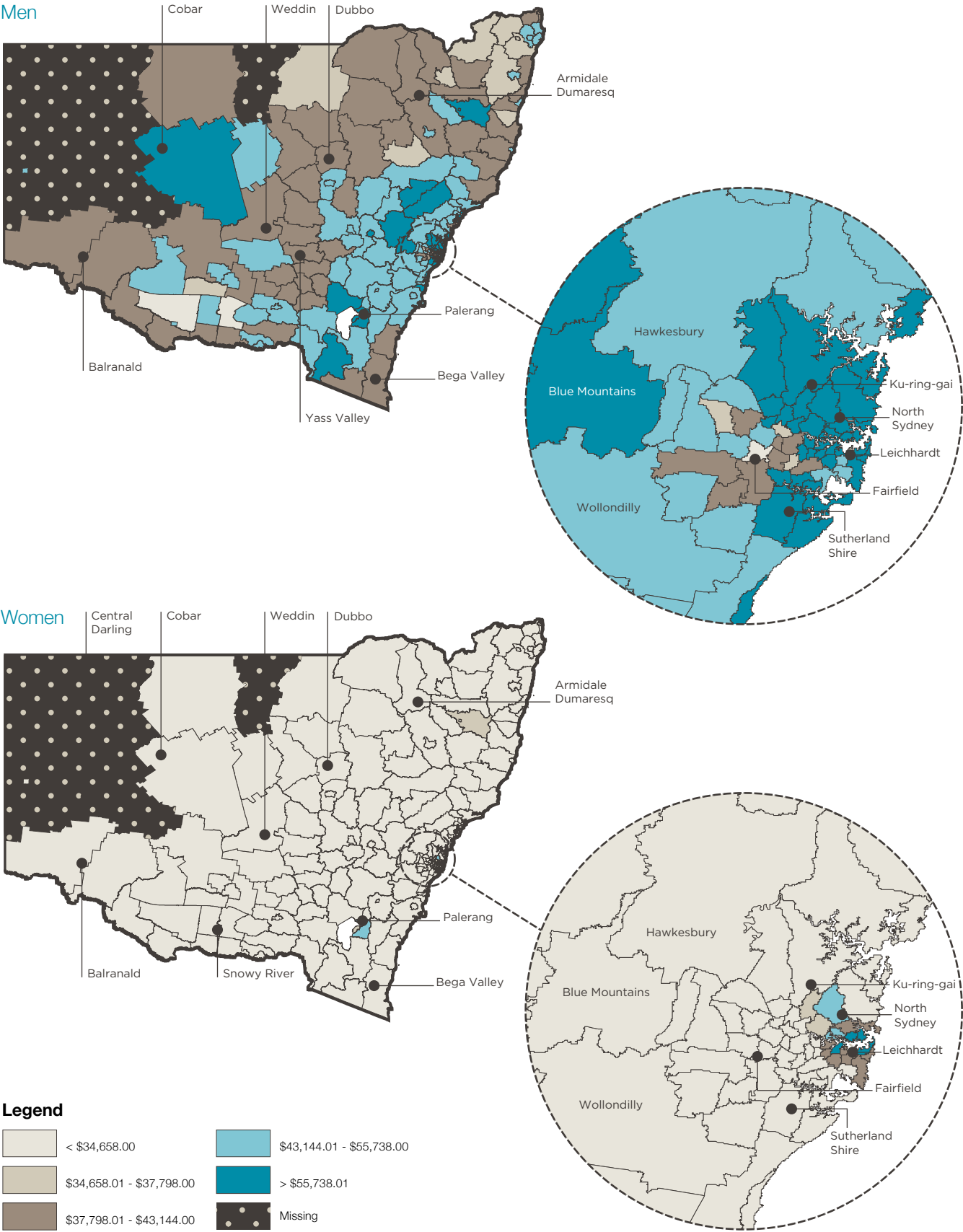
Note: This table shows the dollar amount that is at the centre of the earnings distribution, ie half the workforce earns more and half earns less than this figure.

Year collected: 2007-8.

Source: ABS (2007) *Survey of Employment Arrangements, Retirement and Superannuation*, Cat no. 6361.0.55.003.

More information is available at: [www.abs.gov.au](http://www.abs.gov.au)

**Figure 4.10**  
 Spatial variation of superannuation saving balance among women and men aged 45 to 60 years, NSW, 2006



Note: The map shows the variation in women and men's median superannuation savings balance across NSW in 2006. Light brown areas have the lowest median superannuation savings balance and dark turquoise areas have the highest (over \$55,738). The inserts show women and men's balances in Sydney.

Population: People aged 45 to 60 years.

Source: ABS Census of Population and Housing 2006.

## 6.3 Rental or mortgage stress

Rental and mortgage stress, people 45 years and older

### Current position

Single women make up 58 percent of the 45+ age group in single-person households paying rent or mortgages, but 62 percent of those households under rental stress and 65 percent of those experiencing mortgage stress.

### Gender gaps:

- Single older women are 16 percentage points more likely than single older men to be in households paying mortgages and rent, and 24 percentage points more likely to be in households under housing stress.

### The direction of change over time

Housing affordability has worsened slightly for mature age people of both sexes over the last decade. In 2001, 19 percent of mature age women and 16 percent of mature age men experienced housing stress, compared with 21 percent of mature age women and 17 percent of mature age men in 2010.

The increase was due to more people experiencing rental, rather than mortgage, stress.

### What this means

Differences between older men and women are marked in the single population, but not in the non-single (married or de facto) population. The proportions are slightly higher still among the bottom two socioeconomic quintiles (see Table 4.11).

*Indicator 6.3 reports on rates of housing financial stress. Housing stress is defined as where housing costs (rent or mortgage repayments) equal 30 percent or more of household income. The indicator focuses on people aged 45 years and older living in households where rent or mortgages were being paid. Mature age people are a key group in terms of housing stress because of the critical consequences for this age group. Levels of housing stress, particularly rental stress, among mature age people is a predictor of whether people will own a home in retirement. Mature age people who own a home in retirement will have lower housing costs and be better able to live on fixed incomes whether pensions or superannuation.*

Source: 2001 and 2010 HILDA, Release 10. Data for Australia has been used to overcome sampling errors.

More information is available at: [www.melbourneinstitute.com/hilda](http://www.melbourneinstitute.com/hilda)

Table 4.11

### Mature age women and men, housing stress, Australia, 2010

	Women in total population	Women in bottom two quintiles
	%	%
All people paying rent or a mortgage	49	54
Single people paying rent or a mortgage	58	60
Single people under rental stress	62	63
Single people under mortgage stress	65	61

Population: All people aged 45 years and over living in households where rent or mortgages were being paid and (for column 2) whose household income places them in bottom two quintiles (ie bottom 40 percent) of the income distribution.

Note: All percentages are row percentages.

Source: 2010 HILDA, Release 10.

## 6.4 Commonwealth Rent Assistance and rental affordability stress

Rates of rental affordability stress amongst Commonwealth Rent Assistance (CRA) recipients – single people

### Current position

Single women made up around half of all single people without children receiving CRA; sole female parents made up 90 percent of all sole parent CRA recipients.

The proportion of single people without children receiving CRA but still in rental affordability stress was slightly higher for women (49.0 percent) than for men (47.5 percent).

Similarly the proportion of sole female parents receiving CRA but still in rental stress was slightly higher (39.3 percent) than for sole male parents (36.7 percent).

### Gender gaps:

- Single women without children receiving CRA are 1.5 percentage points more likely to be in affordability stress than single men without children.
- Sole female parents receiving CRA are 2.6 percentage points more likely to be in affordability stress than sole male parents.

### The direction of change over time

Time series data will be available for future *Women in NSW* reports. Table 4.12 shows subgroup differences. Sole female parents living in Sydney are 1.54 times more likely to be in affordability stress than those living outside Sydney.

### Discussion

More women than men in NSW meet the eligibility criteria for CRA (see below), particularly women with children.

It is important to note that this indicator does not capture all low income people in rental affordability stress. It excludes people who are not eligible for CRA, which is particularly the case for low-wage-earning single people.

*Commonwealth Rent Assistance (CRA) is a non-taxable income supplement paid to individuals and families who rent in the private rental market. Renting households who receive a Centrelink pension, allowance or Family Tax Benefit (FTB)<sup>18</sup> may be eligible for this fortnightly payment. This payment may help to alleviate rental stress for these eligible households. Indicator 6.4 reports only on single men and women, living with or without children and in receipt of CRA. Single people and sole parents made up 73 percent of total CRA recipients in NSW in 2010.*

*The majority of CRA recipients are women (58 percent). This is because women are more likely to be in receipt of a Centrelink pension, allowance or FTB than men.*

Year collected: June 2011.

Data source: Centrelink data, accessed through Housing NSW with rates calculated from Census 2006 data on single and single parent families.

More information is available at: [www.centrelink.gov.au/internet/internet.nsf/payments/rent\\_assistance](http://www.centrelink.gov.au/internet/internet.nsf/payments/rent_assistance)

<sup>18</sup> Recipients of Family Tax Benefit are only eligible for CRA if they are receiving more than the base rate and paying private rent.

Table 4.12

**Rental affordability stress amongst Commonwealth Rent Assistance recipients, NSW, 2011**

	Women in rental affordability stress	Men in rental affordability stress
	%	%
<b>Single people without children</b>	49.0	47.5
<b>Sole parents</b>	39.3	36.7
<b>Sole parent families living in Sydney</b>	47.2	45.3
<b>Sole parent families living in rest of NSW</b>	30.7	30.3
<b>Single people (with and without children) over 45 years</b>	41.1	37.7
<b>Single people (with and without children) on the Disability Support Pension</b>	37.6	31.0
<b>Single Aboriginal people (with and without children)</b>	25.9	36.6

Note: Sole parent families are classified as female or male-headed for this analysis. Sydney is the ABS Sydney Statistical Division.

Population: Recipients of Commonwealth Rent Assistance in NSW.

Source: Centrelink data, June 2011. Rate calculation uses ABS Census 2006 data.

## How does NSW compare?

The ABS publishes the Gender Indicators, Australia series every six months. It sets out a range of indicators against which it is possible to examine how women in NSW are faring compared with all women in Australia.

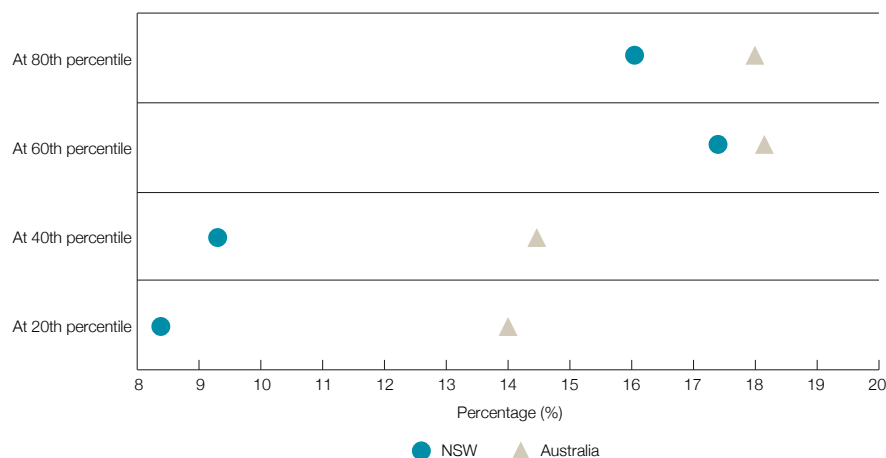
Where data is available, a comparison reveals that women in NSW have slightly lower labour force participation rates and higher earnings and superannuation than women in Australia more widely. Detailed information is contained in the Appendix.

Data published elsewhere indicates that lower labour force participation rates are due in part to high educational participation by young NSW women. At later ages, NSW's female participation rates are historically and comparatively high, and do not show the traditional dip in participation reflecting women's exit from the labour force in child-bearing years that exists elsewhere<sup>19</sup>.

Mean and median hourly ordinary time cash earnings are both higher for NSW compared to Australian women by \$1.90 and \$0.40 respectively (see Appendix).

**Figure 4.11**

Gender pay gaps at different percentiles, NSW and Australia, 2010



Note: Gross annual earnings for full-time employees.

Population: Adult full-time non-managerial employees reporting annual earnings.

Source: HILDA Release 10, data weighted.

Figure 4.7 above shows that over time, the gender pay gap in NSW has narrowed more than has the national one. Figure 4.11 shows a more nuanced comparison of the NSW and national gender pay gaps at different cut-off points in the socioeconomic scale.

As noted at 5.1, gender pay gaps increase as earnings increase. Figure 4.11 shows that they are

much narrower for NSW than Australia at the bottom end, where awards play a bigger role, similar at the 60th percentile, and wider again for Australia at the top end where individual and informal negotiations predominate.

<sup>19</sup> See Office for Women's Policy (2011) *Profile of women's employment in NSW, Trends and issues, Final report* (revised August 2011), prepared by the Workplace Research Centre and the Women and Work Research Group, University of Sydney.