



**WORK,  
LEADERSHIP  
AND FINANCIAL  
SECURITY**

**Women in NSW  
Report Series 2017**

# Acknowledgments

NSW Ministry of Health and Women NSW, Department of Family and Community Services would like to acknowledge staff from the following agencies and organisations who generously contributed data, ideas and information to the report:

- Anti-Discrimination Board of NSW
- Australian Bureau of Statistics
- Australasian Institute of Judicial Administration
- Australian Government Department of Education and Training
- Australian Government Department of Health
- Australian Institute of Company Directors
- Industrial Relations Group, NSW Treasury
- Law Society of New South Wales
- Melbourne Institute of Applied Economic and Social Research
- New South Wales Bar Association
- New South Wales Electoral Commission
- NSW Department of Education
- NSW Department of Industry
- NSW Department of Premier and Cabinet
- NSW Police Force
- NSW Public Service Commission
- NSW Office of Local Government
- TAFE NSW
- Workplace Gender Equality Agency

## Women NSW

Department of Family and Community Services

Level 4, 219-241 Cleveland Street

Strawberry Hills NSW 2012

Tel. (02) 9248 0800

[www.women.nsw.gov.au](http://www.women.nsw.gov.au)

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ISSN 2200-6737 (print)

ISSN 2204-3950 (online)

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June 2017

# MINISTER'S FOREWORD



The *Women in NSW Work, Leadership and Financial Security Report 2017* is the third in a series of four themed reports. This report presents data on a series of indicators relating to the experiences of NSW women in the workforce and their experience with balancing work and caring responsibilities. It also examines data on women's representation, as elected representatives or in leadership roles in the public and private sectors, as well as providing a gender-based overview of income and financial security.

Work and financial security are interrelated and critical to a woman's lifelong wellbeing. While we acknowledge the strides women have and continue to make in business and leadership, we must acknowledge there is still more work to be done. We know diverse workforces are more innovative, productive and better able to deliver high-quality services. As a government, we are committed to reducing barriers to women's equal participation and economic independence.

The NSW Government embraces focused action to address the disparity in areas including earnings, financial security, representation in leadership roles and education. In September 2015, the NSW Government announced '30 Premier's Priorities' for the state, including the priority for 'Driving Public Sector Diversity'. This priority commits the Government to doubling the number of Aboriginal and Torres Strait Islander people in senior leadership roles, as well as increasing the proportion of women in senior government sector leadership roles to 50 per cent by 2025.

The NSW Government has also committed to making all NSW government sector roles flexible, by the year 2019. In addition, there is an ongoing effort to increase the representation of women on boards and committees within the public service. Not only is this the right outcome from a gender equity perspective, but teams with gender diverse leadership encourage better performance and produce superior economic benefit. All of the above builds on the Government's existing initiatives which promote gender equality in the workplace.

The NSW Council for Women's Economic Opportunity (CWEO), established in 2012, brings together business, industry, non-government and academic experts to provide specialist advice to the NSW Government on ways to enhance women's economic development and independence. Following the success of the *Women in Trades* initiative, the CWEO is focusing on three strategic areas: work and financial security; education and learning; and leadership.

The NSW Government recognises there is more work to be done, but these initiatives are a significant step. As a government, we cannot do this on our own. We need the community to champion the cause and highlight the benefits of diverse and inclusive workplaces. We also need to be mindful of the fact that gender equality is not only a women's issue; it is a social and economic issue that affects everyone. That is why it is important that men are also part of this journey too. To drive this change I have undertaken to develop a NSW women's strategy, which aims to improve equality and equity for women and girls across all aspects of their lives. A key priority of the strategy will be to identify and address the structural and cultural barriers that negatively impact on women's economic opportunities and financial security. The strategy will be complete later this year.

I hope our report series will increase your understanding of women's progress towards equality and the challenges that remain. I welcome your comment, reflection and debate on how best to meet these challenges, and look forward to the report being a valuable resource for policy and practice.

A handwritten signature in blue ink that reads "Davies".

**Tanya Davies MP**  
**Minister for Women**

# EXECUTIVE SUMMARY

A profile of women in NSW

## How many are we?



3,910,468  
**50.4%**



3,847,375  
**49.6%**

## Where do we live?



## How old are we?



# EXECUTIVE SUMMARY

## Gender gaps in work, leadership and financial security

### Work

-  **Women's participation** in the **paid workforce** continues to **grow** but remains **10.8% lower than men's**
-  **Women** are much **more likely** than men to **work part-time** and **less likely to work long hours or overtime**
-  **Women** continue to be **underrepresented** in **traditionally male-dominated occupations and industries**
-  **Mothers** are **more likely** than fathers to use **flexible work** arrangements to **care for children**, and to **spend more time doing unpaid household work**
-  **Low income households** are **less likely** to use **childcare** than **high income households**

### Leadership

-  **Around one in four seats** in the **NSW Parliament** are held by **women**
-  **Women** continue to be **underrepresented** in **public and private sector leadership roles**

### Gender pay gap

-  On average, **women working full-time** earn **\$268.90 less** than **men per week**

### Financial security

-  Among people with **positive superannuation balances**, **women aged 55 years and over** have a **substantially lower superannuation balance** than **men in the same age groups**
-  **Women in older age groups** are **more likely** to be affected by **rental stress** but **less likely** to be affected by **mortgage stress**, compared to their male counterparts

# WORK

## Workforce engagement

Women's participation in the paid workforce grew by 2.5% over the last 10 years, but remains 10.8% lower than men's



A higher proportion of women than men in the NSW workforce want to work more hours



Just under half of the women in the NSW workforce work part-time (45.0%), compared to 1 in 5 men (18.9%)



A higher proportion of women (29.8%) than men (26.1%) are employed on a casual basis

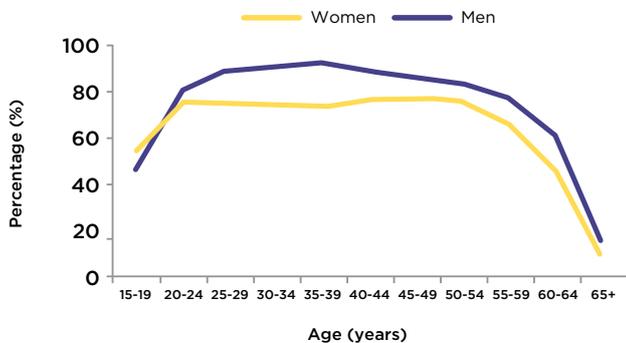
### Workforce participation

Women's participation in the labour force is central to their economic and social independence. The labour force participation rate reflects the extent to which people are active in the paid labour force and includes people who are employed, engaged in business, or looking for work.

Between 2007 and 2016, NSW women's participation in the labour force increased by 2.5%, whereas men's decreased by 1.5%. Despite this long-term trend, the proportion of NSW women in the labour force remains lower than men's (58.6% of women, compared to 69.4% of men in 2016).

Women's labour force participation was lower than men's in all age groups except 15-19 years. The gender gap began to widen around the age of 25-29 years, with the largest gap (19.1%) for those aged 35-39 years (Figure 1).

Figure 1. Labour force participation rate by sex and age, NSW, 2016



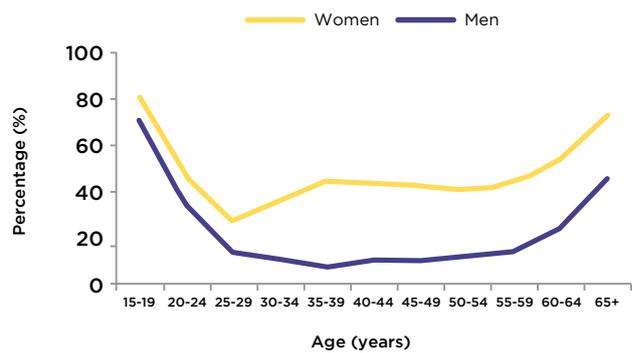
NOTE: Data averaged using 12 months in the calendar year.  
 Population: Civilian population of NSW aged 15 years and over.  
 Data source: ABS (2017), *Labour Force, Australia, Jan 2017*, Cat. No. 6202.0, original data.

### Full and part-time employment

A higher proportion of women than men engaged in part-time employment.<sup>1</sup> Of those who were employed in 2016 in NSW, 45.0% of women and 18.9% of men were employed on a part-time basis. Over the last 10 years, part-time employment has increased for both women (1.6%) and men (3.7%).

Women were more likely than men to engage in part-time employment across all age groups. The two age groups in which the highest proportions of women and men worked part time were 15-19 years and 65 years and over (Figure 2).

Figure 2. Part-time employment rates by sex and age, NSW, 2016

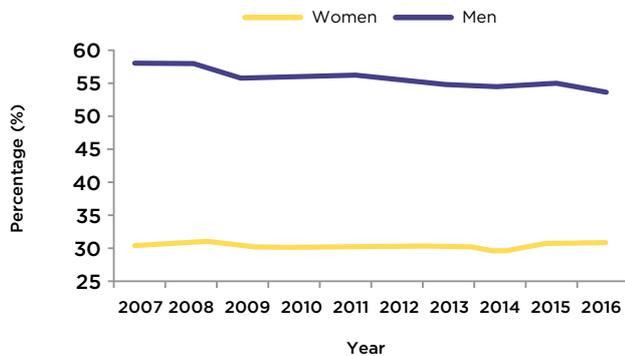


NOTE: Data averaged using 12 months in the calendar year.  
 Population: Civilian population of NSW aged 15 years and over.  
 Data source: ABS (2017), *Labour Force, Australia, Dec 2016*, Cat. No. 6202.0, original data.

<sup>1</sup> Part-time workers are employed persons who usually work less than 35 hours a week and who either did so during the reference period for the survey, or were not at work during that period.

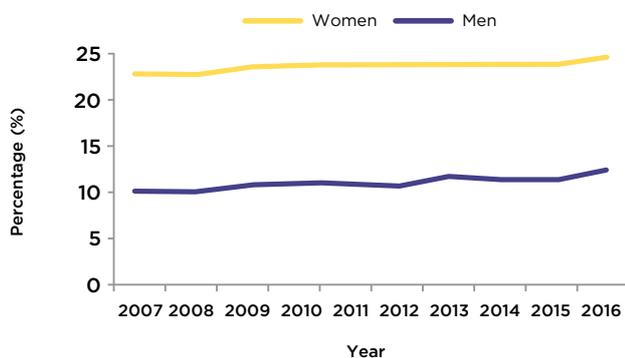
Between 2007 and 2016, women's employment to population ratio increased from 53.1% to 55.4% while men's decreased from 67.8% to 66.0%. During this period, women's full-time employment to population ratio was stable (Figure 3) while their part-time employment to population ratio increased (Figure 4). In contrast, men's full-time employment to population ratio decreased (Figure 3) while their part-time employment to population ratio also increased (Figure 4).

**Figure 3. Full-time employment to population ratio by sex, NSW, 2007–2016**



**NOTE:** Data averaged using 12 months in the calendar year.  
**Population:** Civilian population of NSW aged 15 years and over.  
**Data source:** ABS (2017), *Labour Force, Australia, Feb 2017*, Cat. No. 6202.0, original data.

**Figure 4. Part-time employment to population ratio by sex, NSW, 2007–2016**



**NOTE:** Data averaged using 12 months in the calendar year.  
**Population:** Civilian population of NSW aged 15 years and over.  
**Data source:** ABS (2017), *Labour Force, Australia, Feb 2017*, Cat. No. 6202.0, original data.

## Unemployment and underutilisation

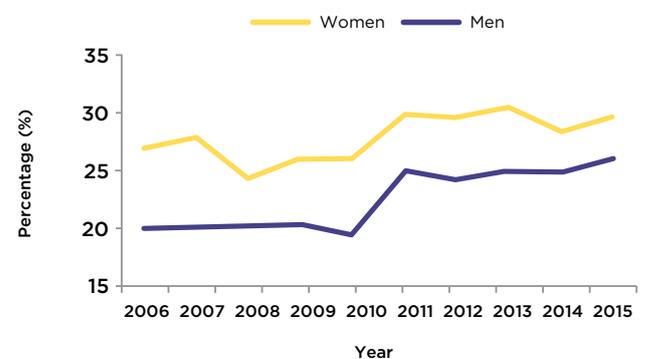
In 2016, NSW women's unemployment rate (5.3%) was similar to men's (5.0%). Over the last 10 years, women's unemployment rate fluctuated between 5.0% and 6.0%, reaching its highest point in 2015. Similarly, men's unemployment rate fluctuated between 4.4% and 6.1% over the same period, with the highest point occurring in 2009.

In addition to the unemployment rate, proportionally more working women than men want to work more hours. This is reflected in the labour force underutilisation rate, which includes the unemployed as well as people who want more hours of work. In 2016, women's underutilisation rate was higher than men's in NSW (14.8% compared to 11.4%). The underutilisation rate for both women and men has increased slightly over the 10 years to 2016, yet the gender gap in the underutilisation rate has remained largely unchanged.

## Casual employment

Casual employees are employees who are engaged on an irregular basis and are not entitled to paid sick or annual leave, but are compensated with a higher rate of pay. A higher proportion of women than men engage in casual employment. Of all persons employed in NSW in 2015, 29.8% of women were employed on a casual basis, compared to 26.1% of men. Over the last 10 years, casual employment has increased for both women (2.8% increase) and men (5.9% increase) (Figure 5).

**Figure 5. Casual employment by sex, NSW, 2006–2015**



**Population:** Employees in NSW.  
**Data source:** Melbourne Institute of Applied Economic and Social Research (2016), *Household, Income and Labour Dynamics in Australia (HILDA) Survey, unpublished data*, Release 15.0, weighted data.

## WHAT IS BEING DONE?

In 2014, Australia set a target at the G20 to work towards reducing the gender gap in workforce participation by 25% by 2025. The Australian Government is taking action to encourage further growth in women's workforce participation by:

- designing a more affordable, accessible and flexible childcare system
- supporting business to create more diverse workplaces, by developing resources to assist employers to manage and support working parents
- implementing the Jobs and Small Business package, aimed at helping small businesses to grow and to create jobs for young job seekers, mature workers, parents and the long-term unemployed
- ensuring that women have the skills and support to work in growth industries as part of the National Innovation and Science Agenda.

Visit [www.dpmc.gov.au/office-women/economic-security/womens-workforce-participation](http://www.dpmc.gov.au/office-women/economic-security/womens-workforce-participation).

The NSW Government has committed \$190 million over 4 years to Jobs for NSW, a private sector-led initiative, in order to make the NSW economy as competitive as possible and to create new jobs across the state. In its *Jobs for the Future* report (2016), Jobs for NSW identified several strategies to achieve these aims, including increasing the workforce participation rate of women with children to 75% by 2036. To implement this strategy, Jobs for NSW is exploring means to improve access to childcare and reduce disincentives for increasing hours of paid work. Visit [www.jobsfornewsw.com.au](http://www.jobsfornewsw.com.au).

The NSW Council for Women's Economic Opportunity provides specialist advice to the NSW Government on opportunities to enhance women's economic development, economic independence and financial security. Visit [www.women.nsw.gov.au](http://www.women.nsw.gov.au).

# WORK

## Workforce segregation

Women continue to be underrepresented in traditionally male-dominated occupations and industries



Women are less likely than men to be machine operators and drivers, technicians and trades workers, labourers and managers



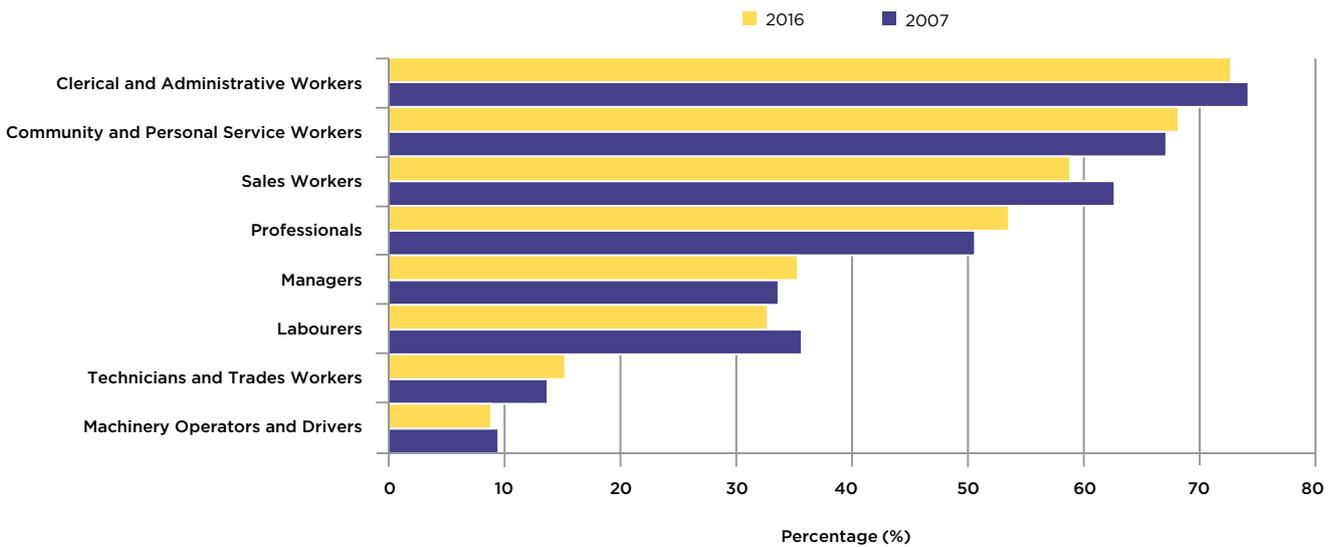
Women hold most of the jobs in health care and social assistance (77.4%) and education and training (70.3%), but are underrepresented in mining (9.4%) and construction (12.7%)

### Occupational segregation

Data suggest that women dominate more administrative and service delivery roles and men dominating labour-oriented and management roles. In 2016, women comprised the majority of clerical and administrative workers (73.0%), and community and personal service workers (68.4%).<sup>2</sup> In contrast, women accounted for only 8.8% of machinery operators and drivers, 15.1% of technicians and trades workers, 32.4% of labourers and 35.3% of managers (Figure 6).

This trend in occupational segregation has remained relatively unchanged over the last 10 years. Women's share of occupational roles increased the most among professionals (3.0%) and managers (1.8%), and decreased the most among sales workers (3.8%) and labourers (3.1%) (Figure 6).

Figure 6. Women in major occupational groups, NSW, 2007 and 2016



NOTE: Data averaged using four quarters in the calendar year.

Population: All employed persons in NSW aged 15 years and over.

Data source: ABS (2017), *Labour Force, Australia, Detailed, Quarterly, Nov 2016*, Cat. No. 6291.0.55.003, SuperTable EQ08.

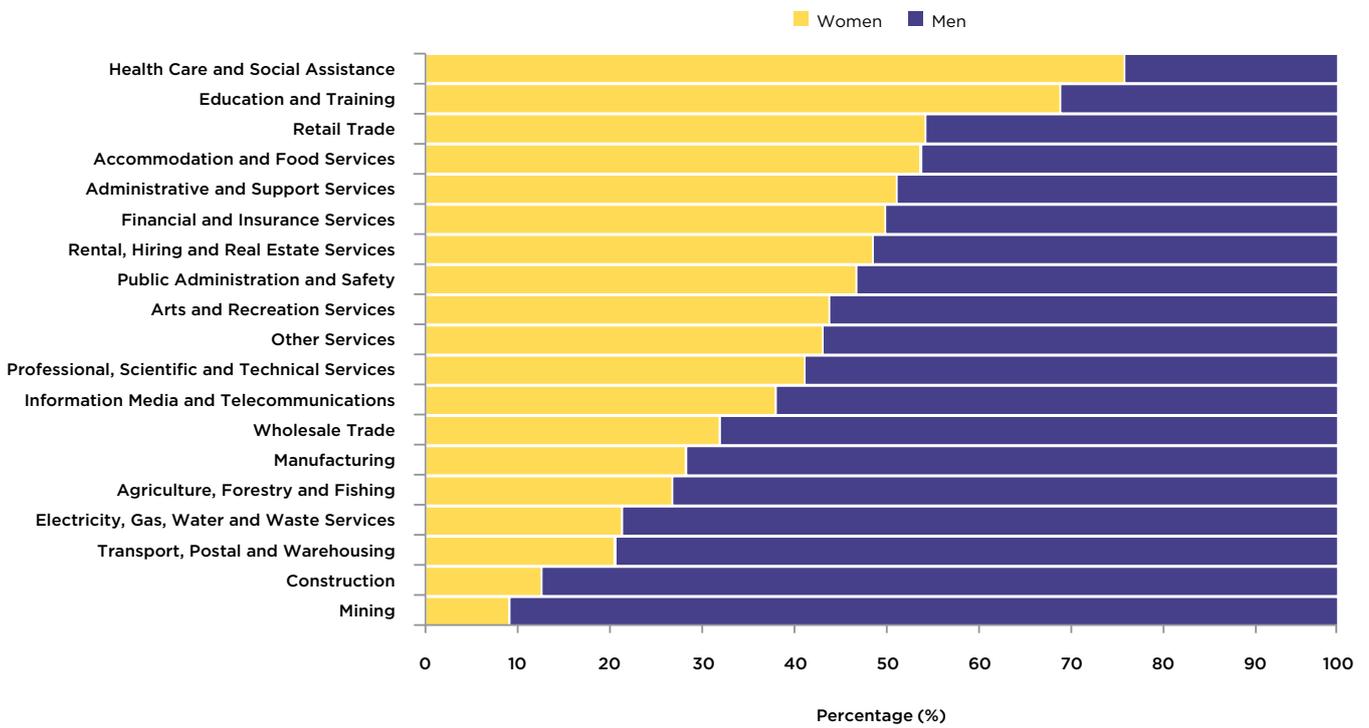
<sup>2</sup> The Workplace Gender Equality Agency classifies gender dominance as follows: female-dominated (60% or more women), male-dominated (40% or less women), mixed (41-59% women).

## Industry segregation

When comparing industries, health care and social assistance (77.4%) and education and training (70.3%) were female-dominated, whereas mining (90.6%), construction (87.3%), transport, postal and warehousing (78.9%), and electricity, gas, water and waste services (78.5%) were male-dominated (Figure 7).

Since 2007, women's share in industry employment has increased slightly in three of the four strongly male-dominated industries: electricity, gas, water and waste services (7.5%), mining (3.3%), and construction (2.0%); while their share of employment in the transport, postal and warehousing industry has reduced slightly (1.4%).

**Figure 7. Industry employment by sex, NSW, 2016**



**Population:** All employed persons in NSW aged 15 years and over.

**Data source:** ABS (2017), *Labour Force, Australia, Detailed, Quarterly, Nov 2016*, Cat. No. 6291.0.55.003, SuperTable RQ1.

## WHAT IS BEING DONE?

Under the Investing in Women Funding Program, Women NSW provides funding for NSW organisations to develop and implement projects that support the economic empowerment and leadership of women across the strategic directions of education and learning, work and financial security, and leadership. Visit [www.women.nsw.gov.au/women\\_and\\_work/investing\\_in\\_women\\_funding\\_program](http://www.women.nsw.gov.au/women_and_work/investing_in_women_funding_program).

The NSW Government has partnered with Supporting and Linking Tradeswomen (SALT), a support network for tradeswomen, apprentices and women considering a career in a trade, to develop initiatives that encourage young women to consider a career in the traditional trades, including:

- **Try-A-Trade Trailer:** Together with Women NSW, SALT has developed the Try-A-Trade Trailer, a mobile workshop that visits schools and learning facilities helping young women interested in learning more about becoming a tradeswoman.
- **SALT Bush Tours:** In partnership with the NSW Department of Education, SALT ran a number of workshops in rural and remote areas of NSW to encourage girls in these communities to consider a career pathway in the traditional trades.

Visit [www.saltaustralia.org/about-us.html](http://www.saltaustralia.org/about-us.html).

The NSW Department of Education, in partnership with Young Change Agents, is offering a social entrepreneurship program to five metropolitan and four regional NSW secondary schools with a focus on girls' Science, Technology, Engineering and Mathematics (STEM) education. The program aims to encourage young female students (aged 10-18 years) to see problems as opportunities through critical thinking, creativity and communication, and empower them to be entrepreneurs and leaders. The program is funded by the NSW Department of Industry, Innovation and Science and will run between April and June 2017. Visit [education.nsw.gov.au/futures-learning/resources](http://education.nsw.gov.au/futures-learning/resources).

The Anti-Discrimination Board of NSW (ADB) is a statutory body that promotes anti-discrimination, equal opportunity principles and policies in NSW, administers the anti-discrimination laws, and handles complaints under the *Anti-Discrimination Act 1997* (NSW). The ADB may grant exemptions relating to employment and recruitment programs that favour a particular group of people in situations where that would otherwise be unlawful under the Act, including exemptions for programs which support women and girls to enter traditionally male-dominated professions and promote gender equity in the workplace. Visit [www.antidiscrimination.justice.nsw.gov.au](http://www.antidiscrimination.justice.nsw.gov.au).

The Australian Government has committed \$13 million over 5 years, under its National Innovation and Science Agenda, to encourage more women to pursue STEM research, careers and entrepreneurship. This includes:

- funding the expansion of the Science in Australia Gender Equity (SAGE) project to include more Australian science and research organisations
- establishing a new industry-specific group of 'Male Champions of Change' to lead and influence change in women's representation in STEM
- partnering with the private sector, community groups and educational organisations to encourage interest in STEM and entrepreneurship among women and girls, and to celebrate female role models in STEM through the Women in STEM and Entrepreneurship Program.

All three projects are currently underway. Visit [www.innovation.gov.au/page/opportunities-women-stem](http://www.innovation.gov.au/page/opportunities-women-stem).

# WORK

## Balancing work and caring responsibilities

The majority of working mothers (69.5%) in NSW in 2014 used flexible work arrangements to care for children, compared to 44.5% of working fathers



Households with lower incomes are less likely to access childcare for the purpose of paid work than households with higher incomes



NSW mothers working full-time spend an average of 8.5 hours per week more than fathers on unpaid household work

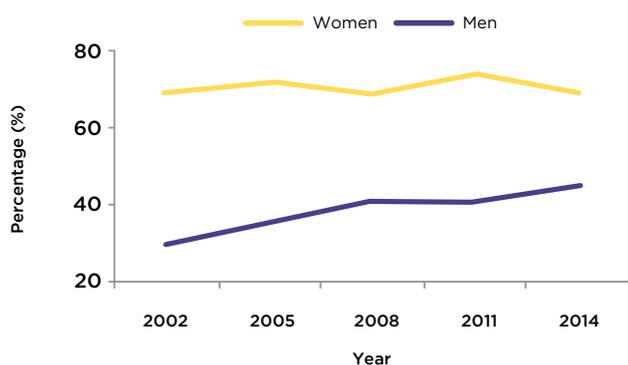


Women are more likely than men to work part-time hours and less likely to work long hours or overtime

### Flexible work arrangements

The ability to balance work and care can be critical to supporting women's workforce participation and individual and family wellbeing. In families with young children (aged 0-12 years) and at least one employed parent, the majority of working mothers (69.5%) in NSW in 2014 used flexible work arrangements to care for their children. While still lower than for women, the proportion of working fathers accessing flexible work arrangements (44.5%) for childcare purposes has been increasing in NSW (from 29.4% in 2002) (Figure 8).

**Figure 8. Use of flexible work arrangements to care for children, by sex of employed parent, NSW, 2002-2014**



**Population:** NSW families with children aged 0-12 years and at least one employed parent.  
**Data source:** ABS (2015), *Childhood Education and Care, Australia, June 2014* (and previous years), Cat. No. 4402.0.

### Childcare

In 2015, 42.9% of households used childcare for the purpose of paid work. Households in higher income groups were more likely to use childcare than those in lower income groups: 31.6% of households in the bottom three income quintiles used childcare for the purpose of paid work, compared to 56.3% of those in the top two quintiles.<sup>3</sup>

### Time spent in unpaid household work and other caring activities

In 2015, NSW women who worked full-time and who had dependent children spent an average of 37.3 hours doing unpaid household work each week, compared to an average of 28.8 hours for men. Women spent more time than men doing housework, playing with children and running household errands, whereas men spent more time than women doing outdoor tasks.<sup>4</sup> In terms of other caring activities undertaken by these parents, women spent more time playing with other people's children (1.3 hours, compared to 0.2 hour for fathers), while men spent slightly more time caring for disabled/elderly relative/s (0.3 hour, compared to 0.1 hour for women).

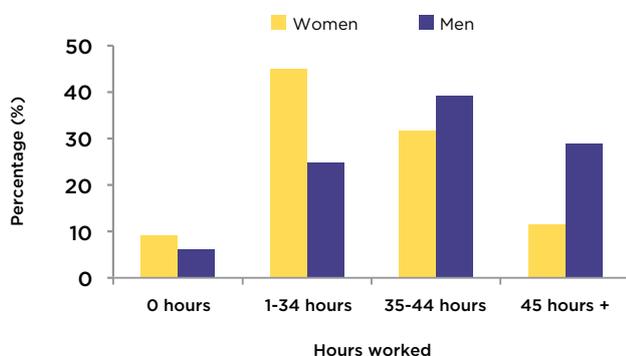
<sup>3</sup> Income quintiles are groupings that result from dividing the distribution of overall income into five equal groups, then calculating the proportion of households that were located in each quintile. Data sourced from Melbourne Institute of Applied Economic and Social Research (2016), *HILDA Survey, Release 15.0*, unpublished data.

<sup>4</sup> Outdoor tasks include home maintenance, car maintenance, and repairs and gardening.

## Long hours in paid work

Women are less likely than men to work long hours. In 2016, 12.1% of employed women and 28.8% of employed men worked 45 hours or more per week in NSW.<sup>5</sup> In contrast, 55.4% of employed women and 31.4% of employed men worked 0–34 hours per week (Figure 9).

**Figure 9. Hours worked per week by sex, NSW, 2016**



**NOTE:** Data averaged using 12 months in the calendar year.

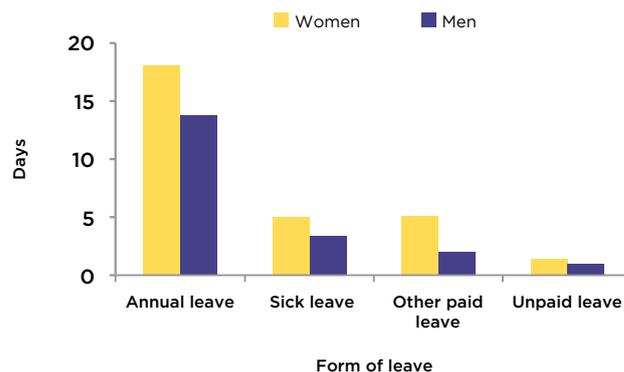
**Population:** Employed persons in NSW aged 15 years and over.

**Data source:** ABS (2017), *Labour Force, Australia, January 2007 to December 2016*, Cat. No. 6202.0, unpublished data.

## Days leave taken in the past 12 months

In 2015, NSW women who worked full-time with leave benefits took an average of 29.8 days leave (paid or unpaid), compared to an average of 19.7 days leave for men. Women are more likely to take all forms of leave than men, but like men fall short of taking their full entitlement of 20 days annual leave within the year. Women in Sydney take fewer days of annual leave on average than women throughout the rest of NSW (17.4 days compared to 20.3 days) but take slightly more unpaid leave (1.4 days compared to 1.2 days) (Figure 10).

**Figure 10. Average annual days of leave taken, by sex and type of leave, NSW, 2015**



**Population:** Full-time non-casual employees in NSW who were employed for at least three-quarters of the preceding 12 months.

**Data source:** Melbourne Institute of Applied Economic and Social Research (2016), *HILDA Survey, unpublished data, Release 15.0*, weighted data.

## WHAT IS BEING DONE?

The NSW Government announced in March 2016 that all roles in the NSW Government sector would be made flexible on the basis of 'if not, why not' by 2019. The Public Service Commission (PSC) is currently leading the development of a strategy to support delivery of this commitment. All NSW Government agencies are working to create cultures that are supportive of flexible working, and many departments and agencies have put in place flexible working strategies based on their unique operating contexts. Visit [www.dpc.nsw.gov.au/flexible\\_working](http://www.dpc.nsw.gov.au/flexible_working).

The Anti-Discrimination Board of NSW (ADB) handles anti-discrimination complaints, including unfair treatment, harassment or discrimination due to an employee's responsibility as a carer. The ADB also conducts training and community engagement activities to promote anti-discrimination and equal opportunity principles, including in the area of parental and carer's responsibilities. These activities include:

- conducting on-site presentations and seminars to show employers how to develop inclusive, diverse and healthy workplace and organisational cultures
- delivering training courses for community and advice workers who advise clients, consumers and members of the public about their rights and responsibilities under the anti-discrimination laws
- providing expert speakers for community events, seminars, workshops, meetings and conferences to advise on anti-discrimination laws and the complaints process
- expanding its consultation program with diverse community groups to improve links with the community.

Visit [www.antidiscrimination.justice.nsw.gov.au](http://www.antidiscrimination.justice.nsw.gov.au).

Launched by the Australian Human Rights Commission in 2015, the Supporting Working Parents website contains a number of resources for employers and employees to promote understanding of their rights and obligations in relation to pregnancy, parental leave and return to work.

Visit [www.supportingworkingparents.gov.au](http://www.supportingworkingparents.gov.au).

<sup>5</sup> Employed persons include those who worked for one hour or more during the week; certain employees who had a job but were not at work that week; and owner managers who had a job, business or farm, but were not at work that week.

# LEADERSHIP

## Electoral representation and leadership

Women continue to be underrepresented as elected representatives, as well as in public and private sector leadership roles



One in four seats in the NSW Parliament are held by women (25.8%)



36.1%

Women occupy just over one-third (36.1%) of senior leadership roles in the NSW Government sector, while accounting for two-thirds of NSW Government sector employees



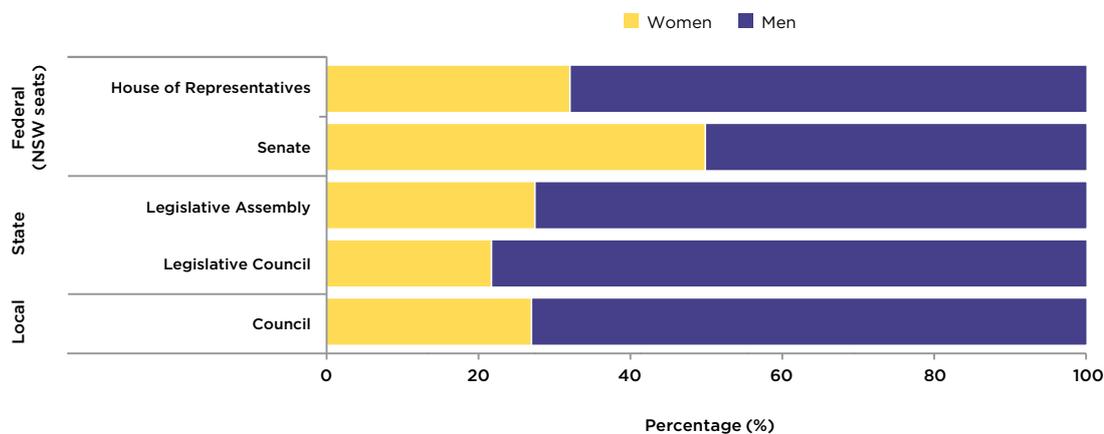
Around one in five directors in NSW-based ASX 500 companies are women

### Women elected to government

At the local and state levels, women represent 27.0% of NSW local councillors,<sup>6</sup> 27.8% of members of the NSW Legislative Assembly, and 21.4% of members of the NSW Legislative Council.

At the federal level, women hold 31.9% of NSW seats in the House of Representatives and 50.0% of NSW Senate seats. These are higher than the national figures, with women accounting for 28.7% of all House of Representative members and 41.3% of Senators (Figure 11).

Figure 11. Elected representatives at local, state and federal levels by sex, NSW, 2012 (local level) and 2017 (state and federal levels)



**Population:** Elected representatives at local, state and federal levels representing the people of NSW.

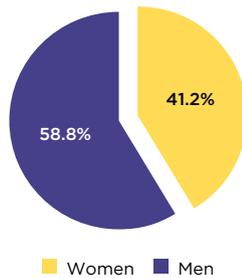
**Data source:** Parliament of New South Wales website, *All Members*, [www.parliament.nsw.gov.au](http://www.parliament.nsw.gov.au), accessed April 2017; and Parliament of Australia website, *Senators and Members*, [www.aph.gov.au](http://www.aph.gov.au), accessed April 2017; NSW Office of Local Government (2014), *NSW Councillor and Candidate Report 2012: Local Government Elections*.

<sup>6</sup> Based on the NSW Local Government elections held in 2012. Data on the gender of NSW councillors elected during the NSW Local Government elections in 2016 was not yet available at the time of writing.

## NSW Government boards and committees

As at June 2016, women held 41.2% of NSW Government board and committee positions (Figure 12). Of the 35 portfolio areas, there were five portfolios in which women accounted for the majority of board and committee members: women (81.3%), disability services (77.3%), mental health (62.9%), family and community services (62.7%) and industrial relations (61.1%). Between 2007 and 2016, women's representation on NSW Government boards and committees increased by 5.2%.

**Figure 12. Board and committee positions in the NSW Government by sex, 2016**

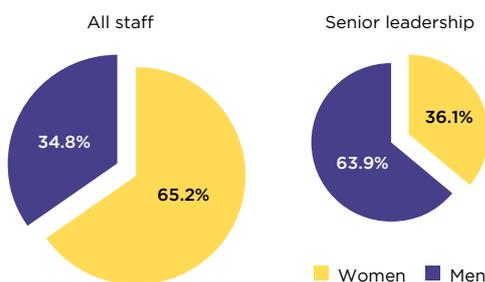


**Population:** Members of NSW Government boards and committees as at June 2016.  
**Data source:** NSW Department of Premier and Cabinet (2017), *NSW Government Board and Committee Members*, June 2016, unpublished data.

## Senior leadership roles in the NSW Government sector

In 2016, women accounted for the majority of NSW Government sector employees (65.2%) but only 36.1% of senior leadership roles (Figure 13). The representation of women in senior leadership roles increased by 2.6% since 2014.

**Figure 13. Women in senior leadership roles and the total NSW Government sector, 2016**



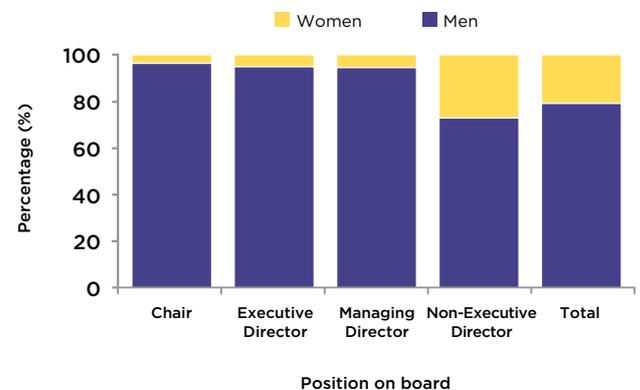
**Population:** NSW Government sector non-casual employees.  
**Data source:** NSW Public Service Commission (2017), *Workforce Profile Report 2016*, unpublished data (ref.: AS-2017-034).

## Board directors of NSW-based Australian Securities Exchange (ASX) All Ordinaries companies

The All Ordinaries is an index of shares in the Australian stock market and contains the 500 largest listed companies, according to their market value (also known as ASX 500 companies). As of December 2016, 77.4% of NSW-based ASX 500 companies had women on their board, with women holding 21.8% of board directorships. In terms of unique individuals, there were 200 women holding 259 directorships, making up 19.5% of directors.

There are four categories of board directorships: Chair, Executive Director, Managing Director and Non-Executive Director. The highest level of female representation was in the Non-Executive Director category (29.2%) (Figure 14).

**Figure 14. Board directors of ASX All Ordinaries companies by sex and position, NSW, 2016**



**Population:** NSW-based companies listed on the ASX 500 as at 31 December 2016.  
**Data source:** Australian Institute of Company Directors (2017), unpublished ASX 500 NSW-based company board directorships data, December 2016.

## WHAT IS BEING DONE?

### Public sector leadership

Driving public sector diversity is one of the NSW Premier's Priorities that aims to increase the proportion of women in senior leadership roles in the NSW Government sector from 33% to 50% by 2025. Visit [www.nsw.gov.au/improving-nsw/premiers-priorities/driving-public-sector-diversity](http://www.nsw.gov.au/improving-nsw/premiers-priorities/driving-public-sector-diversity).

The Public Service Commission (PSC) is leading the whole-of-government approach to support the NSW Government sector in delivering on the Premier's Priority. The PSC is:

- working with the NSW Department of Premier and Cabinet's Behavioural Insights Unit to conduct targeted trials with selected Departments that use behavioural economic principles to attract more women to senior leadership roles
- using workforce profile modelling for women in leadership to show the importance of recruitment and retention strategies and the change required to meet the Premier's Priority
- helping to build strong employer brand and improve employee value proposition to help increase the number of women applying for senior leadership roles. Recently, the Randstad Award placed the NSW Government, for the first time ever, in their top 20 list of most attractive employers in Australia
- building a robust leadership pipeline with solid female representation in high potential leadership programs.

### Private sector leadership

The Australian Institute of Company Directors (AICD) has called for all boards to ensure that 30% of their directors are women, and for ASX 200 companies to meet this target by the end of 2018. The progress of ASX 200 companies towards this target is being tracked via the Institute's monthly statistics. Visit [aicd.companydirectors.com.au/advocacy/board-diversity/30-percent-by-2018](http://aicd.companydirectors.com.au/advocacy/board-diversity/30-percent-by-2018).

The AICD is the current secretariat for the Australian Chapter of the 30% Club. The 30% Club is a group of chairs, directors and business leaders taking action to increase gender diversity on Australian boards. ASX 200 chairs are invited to become members of the 30% Club and signal their commitment to achieving at least 30% female directors on their boards by the end of 2018. Current members, initiatives and resources are listed on the Australian Chapter page of the 30% Club website. Visit [30percentclub.org/about/chapters/australia](http://30percentclub.org/about/chapters/australia).

In 2016, the NSW Government launched the NSW Women Entrepreneurs Online Network (WON), a digital platform developed collaboratively with industry. The WON is a community of women entrepreneurs supporting women entrepreneurs across NSW. The Network seeks to build community, extend networks and share information to assist women across the state to start and grow businesses. Visit [www.wonnsw.com.au](http://www.wonnsw.com.au).

### Electoral representation

Women for Election Australia (WFEA) is a not-for-profit, non-partisan organisation providing political campaign-training programs in Australia for women who are considering a career in politics or community service, or who want to move to a higher elective office. Their programs cover all aspects of political campaigns, including building campaign teams, planning and administration, fundraising and budgeting, message development, presentation skills, and managing the media. Visit [www.orien.com.au/women-for-election](http://www.orien.com.au/women-for-election).

The Office of Local Government's Candidate Diversity program aims to increase the number of women councillors as well as councillors from demographically diverse groups in NSW, by providing a range of resources to encourage people who reflect the diversity of their community to stand for local government election. Visit [www.olg.nsw.gov.au/strengthening-local-government/conduct-and-governance/council-elections/candidates](http://www.olg.nsw.gov.au/strengthening-local-government/conduct-and-governance/council-elections/candidates).

# LEADERSHIP

## Senior roles in the legal, education, policing and medical professions

The leadership gap between women and men persists in a number of professions, but progress is being made in some areas



**28.2%**

Women account for 28.2% of principals of private law firms and 9.7% of senior counsel



Women's share of leadership positions in the education profession has been increasing over the past decade



Two in five medical practitioners are women

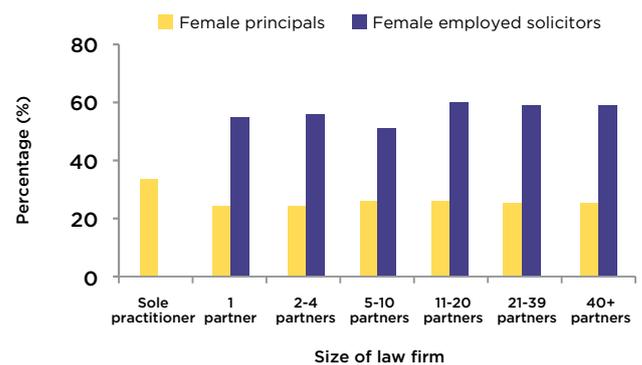
### Lawyers, magistrates and judges

In Australia, the legal profession is comprised of solicitors and barristers. Solicitors work directly with clients to assist with legal affairs, whereas barristers represent clients in court or provide specialist legal advice.

As at October 2016, women accounted for 50.0% of solicitors in NSW, compared to 43.7% in 2007.<sup>7</sup> The number of both female and male solicitors has been on the increase: in the past year, the number of female and male solicitors has increased by 5.9% and 2.6% respectively, and since 2007, the number of female solicitors has increased by 62.3% (from 9,281 to 15,065), compared to 26.0% for male solicitors (from 11,974 to 15,085). Among solicitors under 40 years of age, 61.3% were women, while among all solicitors aged 40 years or older, 39.7% were women.

Solicitors working in private practice reach leadership positions when they become principals of law firms. Principals of law firms may practise as sole practitioners, in partnership with other lawyers, or as legal practice directors. As at October 2016, women accounted for 28.2% of principals of private law firms in NSW. Almost half the women (49.4%) working as principals did so as a sole practitioner, compared to 38.4% of men. Only 33.6% of sole practitioners were women (Figure 15).

Figure 15. Women's positions in private law firms, NSW, 2016



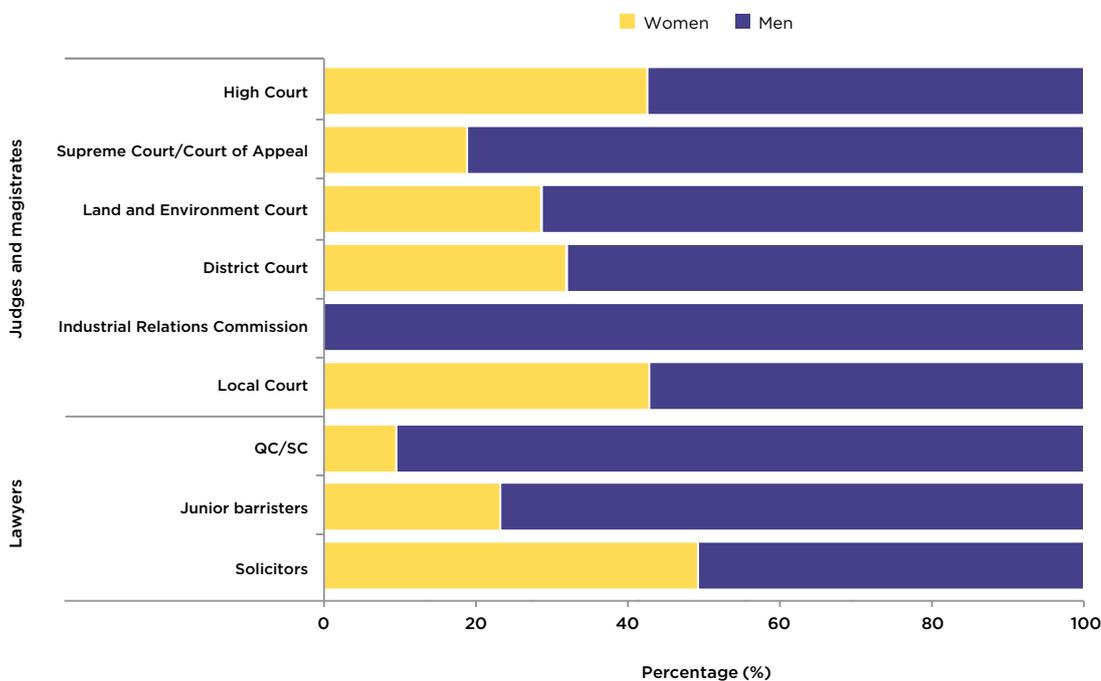
**Population:** Solicitors in private law firms in NSW who held current practising certificates as at 12 October 2016.  
**Data source:** The Law Society of New South Wales (2017), 2016 Profile of Solicitors of NSW, unpublished data, October 2016.

<sup>7</sup> Refers to solicitors who held current NSW practising certificates at the time.

As at 30 June 2016, women accounted for 21.4% of all barristers holding a NSW practising certificate. Barristers of seniority and eminence may be appointed as Senior Counsel (SC), or if appointed before 1993, Queen’s Counsel (QC). In NSW in 2016, 23.8% of NSW junior barristers were women, while only 9.7% of SC or QC were women (Figure 16).<sup>8</sup>

As at March 2016, women accounted for 42.5% of Local Court magistrates, 0% of Industrial Relations Commission judges, 31.8% of District Court judges, 28.6% of Land and Environment Court judges and 19.2% of Supreme Court/Court of Appeal justices. The High Court is the highest court in the Australian judicial system. Currently, there are three female justices on the High Court bench of seven including the Honourable Susan Kiefel AC, who was sworn in as Australia’s first female Chief Justice of the High Court in January 2017 (Figure 16).

**Figure 16. Judges, magistrates and lawyers by sex, NSW, 2016 and 2017**



**NOTE:** The High Court of Australia has been included in this figure as it is the highest court in Australia that has the jurisdiction to hear appeals against appellate decisions of NSW courts. As the High Court consists of only seven members it is impossible for it to achieve a 50/50 gender balance.

**Population:** Judges and magistrates in NSW, justices of the High Court of Australia as at March 2016, NSW solicitors who held a NSW practising certificate as at 12 October 2016, and NSW barristers who held a NSW practising certificate as at 30 June 2016.

**Data source:** The Law Society of New South Wales (2017), 2016 Profile of Solicitors of NSW, unpublished data; The New South Wales Bar Association (2016) *Annual Report 2015–16*; Australasian Institute of Judicial Administration (2017), *AJJA Judicial Gender Statistics—Judges and Magistrates (% of Women) March 2017*.

<sup>8</sup> The term ‘junior barristers’ refers to all barristers except those who have been appointed as SC or QC.

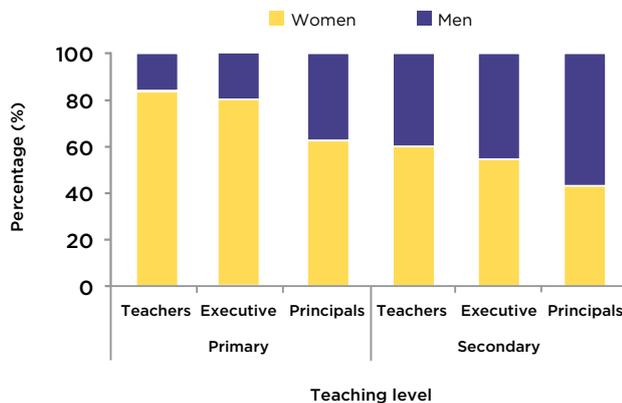
## Principals of NSW Government schools

Teaching staff in NSW Government schools can be appointed as a teacher, an executive or a principal. The majority of teaching staff working in NSW Government schools are women. As at June 2016, 82.0% of primary school teaching staff and 59.1% of secondary school teaching staff were women.

At the primary school level, the proportion of women holding executive positions (80.0%) was only slightly lower than their portion of teaching staff as a whole; however, women are still underrepresented in executive positions at the secondary school level (55.0%).

Since 2006, women's representation at principal level has increased by 14.6% at primary school level and 10.9% at secondary school level. Women's representation at the principal level does however remain low, with women accounting for 61.9% of primary school principals and 43.7% of secondary school principals (Figure 17).

**Figure 17. Principals, executive and teachers in NSW Government schools, by sex and school level, NSW, 2016**



**NOTE:** Executive refers to the school leadership positions of deputy principals, assistant principals and head teachers.

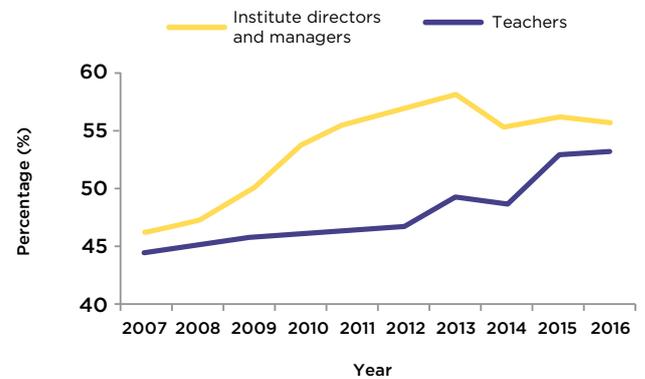
**Population:** Permanent and temporary staff of NSW Government schools only. Does not include casual staff.

**Data source:** NSW Department of Education (2017), *Workforce Profile as at June 2016*, unpublished data.

## TAFE NSW leaders

In 2016, 55.7% of TAFE NSW Institute directors and managers and 53.2% of teachers were women. Over the past decade women's share of TAFE NSW Institute director and manager positions has increased by 9.4%, while women's share of TAFE NSW teacher positions has increased by 8.6% (Figure 18).

**Figure 18. Women TAFE NSW Institute directors/managers and teachers, 2007–2016**



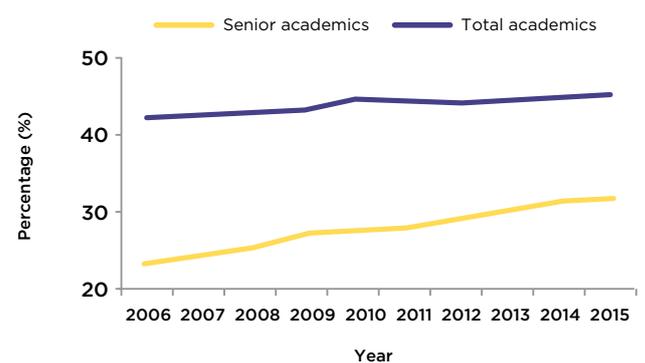
**Population:** Permanent and temporary staff of NSW TAFE only. Does not include casual staff.

**Data source:** NSW Department of Education (2017), *Workforce Profile*, unpublished data, June 2016 (and previous years).

## Senior academic positions in NSW universities

In 2015, women comprised 45.4% of academics in NSW universities but only 31.9% of senior academics (above senior lecturer level). The proportion of senior academics who were women has increased by 8.7% since 2007 (Figure 19).

**Figure 19. Women academics in NSW universities, 2006–2015**



**Population:** Full-time equivalent for full-time, fractional full-time and actual casual staff of universities in NSW (not including Avondale College of Higher Education).

**Data source:** Australian Government Department of Education and Training (2016), *Selected Higher Education Statistics – 2016 Staff Data* (and previous years), Appendix 1.4.

## Police officers and police staff

The NSW Police Force is comprised of both police officers and civilian staff. Police officers are categorised into two groups: commissioned officers (of or above the rank of Inspector), and non-commissioned officers (below the rank of Inspector). In 2016, women accounted for 34.8% of the total NSW Police Force, comprising 27.3% of all police officers and 66.6% of all civilian staff. Within the ranks of police officers, women held 28.0% of the non-commissioned officer positions and 15.1% of the commissioned officer positions.<sup>9</sup>

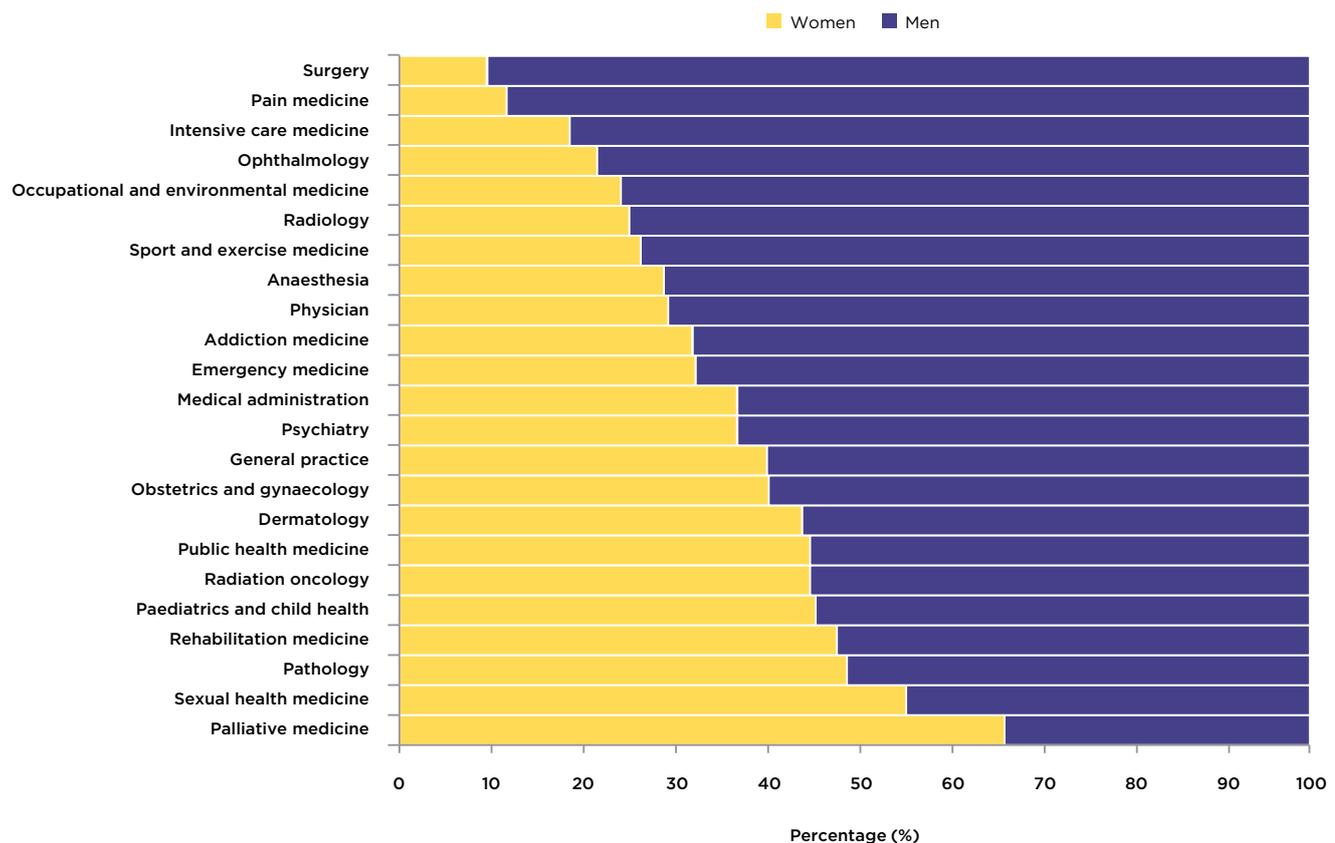
## General practitioners and other specialists

In 2015, women accounted for 40.1% of all medical practitioners in NSW. The proportion of female medical practitioners was highest in the 'under 35' age group (53.9%).

While the majority of both female and male medical practitioners in NSW were general practitioners, just under half of the female medical profession were in general practice (47.9%), compared with 37.2% of the male medical profession.<sup>10</sup> The most common specialist medical practitioner roles held by women, following general practitioners, were physician (11.6%),<sup>11</sup> psychiatry (6.2%) and anaesthesia (6.1%). Women accounted for the majority of palliative medicine specialists (66.7%) and sexual health medicine specialists (55.8%).

For male medical practitioners, the most common specialist roles following general practitioner were physician (14.6%), surgery (12.5%) and anaesthesia (7.8%). Men accounted for the majority in all other areas of speciality (Figure 20).

Figure 20. Medical practitioners by sex and speciality, NSW, 2015



Population: NSW based medical practitioners employed in Australia working in the registered profession (not including those on extended leave).

Data source: Australian Government Department of Health (2017), *Health Workforce Data—Data Tool*, data.hwa.gov.au/datatool.html. Accessed March 2017.

<sup>9</sup> Data from NSW Public Service Commission (2017), *Workforce Profile Report 2016*, unpublished data.

<sup>10</sup> 'General practice' is a medical speciality that involves providing coordinated, continuing whole-of-person health care to individuals and families.

<sup>11</sup> Physicians are medical practitioners who specialise in diagnosing and managing complex medical problems. The category 'physician' covers a number of fields of speciality practice—for example, cardiology, endocrinology, general medicine, infectious diseases and neurology.

## WHAT IS BEING DONE?

### Legal profession

The Law Society of New South Wales' Advancement of Women project focuses on identifying and addressing barriers to the progression of women in the legal profession, and assisting women to build their leadership skills. As part of the project, the Law Society of New South Wales implemented a number of initiatives in 2016, including:

- launch of the Charter for the Advancement of Women in the Legal Profession, aimed at promoting and supporting strategies to retain women in the legal profession, and encouraging and promoting their progression into senior executive and management positions
- expansion of the Women's Mentoring Program, which engages women in the profession with experienced law practitioners to support, encourage and promote their career progression
- establishment of a Diversity and Inclusion Committee to promote diversity, equality and inclusion in the legal profession.

Visit [www.lawsociety.com.au/ForSolicitors/AdvancementofWomen/index.htm](http://www.lawsociety.com.au/ForSolicitors/AdvancementofWomen/index.htm).

In 2016, both the Law Society of New South Wales and the New South Wales Bar Association formally adopted the Law Council of Australia's National Model Gender Equitable Briefing Policy. The policy includes interim and long-term targets, with the ultimate aim of briefing women in at least 30% of all matters and paying them 30% of the value of all brief fees by 2020. Visit [www.lawcouncil.asn.au/policy-agenda/advancing-the-profession/equal-opportunities-in-the-law/national-model-gender-equitable-briefing-policy](http://www.lawcouncil.asn.au/policy-agenda/advancing-the-profession/equal-opportunities-in-the-law/national-model-gender-equitable-briefing-policy).

The Women Barristers Forum is a section of the New South Wales Bar Association which has been established to promote and support women at the NSW Bar. The Women Barristers Forum holds seminars, organises networking functions, and assists in the creation of policies and measures aimed at advancing women at the Bar. Visit [www.nswbar.asn.au/wbf](http://www.nswbar.asn.au/wbf).

### Education profession

The NSW Department of Education provides support to Women in Educational Leadership (WIEL), an incorporated body that fosters and nurtures leadership skills among women in, and women aspiring to, educational leadership. WIEL provides support through professional development activities, personal and professional support through WIEL networks and network activities, identification and awareness-raising of issues of particular relevance to women/girls, and contribution to success planning of women within the Department of Education. Visit [www.wiel.com.au](http://www.wiel.com.au).

Established in 1994, the Universities Australia Executive Women Group (UAEW) undertakes gender equality research, provides insights to the issues and challenges facing female executives, hosts workshops for female executives, and provides opportunities for networking. In 2016-18, the UAEW Group is focusing on unconscious bias and recruitment practices in order to address issues relating to the underrepresentation of women in senior executive positions in universities. Visit [www.universitiesaustralia.edu.au/uni-participation-quality/Equity-and-Participation/Women-in-universities/Universities-Australia-Executive-Women-Group#.WSdxaekcSUK](http://www.universitiesaustralia.edu.au/uni-participation-quality/Equity-and-Participation/Women-in-universities/Universities-Australia-Executive-Women-Group#.WSdxaekcSUK).

### Policing profession

The NSW Police Force (NSWPF) is implementing strategies in its *Women in Policing Strategic Plan 2015-2018* to further improve recruitment, retention, development and promotion of women within the NSWPF. This includes providing a range of training, networking opportunities and development programs to assist women to build their skills and advance their careers, including:

- **My Mentor program:** a 12-week learning and development program for women who would like to advance their career
- **development days:** the Spokeswomen's Network delivers 3-4 development days to women in the field each year, with the aim of building their professional capabilities in the workplace
- **Women's Leadership Program:** this program aims to empower women to take small steps and actions to create a better future work/life balance. The program is available to women at the rank of Inspector or grade 9/10. Graduates of the program continue to access networking and development opportunities through the Women's Leadership Alumnae
- **external graduate educational opportunities:** under a Memorandum of Understanding at the Australian Institute of Police Management and the Queensland University of Technology, all female employees at the rank of Inspector or grade 9/10 and above can apply to obtain graduate qualifications to increase their professional qualifications and skills.

### Medical profession

The Medical Women's Society of NSW aims to develop friendship and understanding between medical women throughout the world; promote the professional development of medical women locally, nationally and internationally; work against gender inequalities in the medical profession; and advocate for and support the health and welfare of the local and international community.

Visit [mwsnsw.wordpress.com](http://mwsnsw.wordpress.com).

# GENDER PAY GAP

On average, women working full-time earn \$268.90 less than men per week



Women's average hourly earnings is lower than men's across all age groups

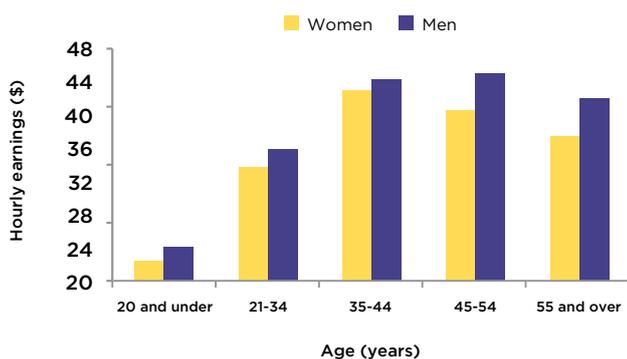


Women are overrepresented among low income groups and underrepresented among high income groups

## Average hourly earnings

In NSW, women earned 8.0% less than men per hour (before tax) on average, or 92c for every dollar earned by men in NSW. The hourly wage gap is greatest among those aged 55 years and over, with women earning \$4.70 less than men per hour (Figure 21). Since 2014 the hourly wage gap has closed by 2.0% (from 10.0% to 8.0%), with women earning an additional 2c (90c to 92c) for every dollar earned by men. The hourly wage gap has closed for all age groups except those aged 55 years and over (for whom it has increased by 9.6%), with women in this age group previously earning 98c per dollar earned by men in 2014 compared to only 89c in 2016.

Figure 21. Average hourly ordinary time cash earnings by sex and age, NSW, 2016



Population: NSW full-time non-managerial employees paid at the adult rate.  
 Data source: ABS (2017), *Employee Earnings and Hours, Australia, May 2016*, Cat. No. 6306.0, unpublished data.

The wage gap varies from one occupation to another. In 2016, the hourly wage gap was greatest among machine and stationary plant operators where women earned 34.6% less than men in NSW, or 65c per dollar earned by men. The hourly wage gap was smallest among food trades workers where women earned 99c per dollar earned by men and was non-existent for clerical and office support workers. Of the 38 occupations for which information about the gender pay gap in NSW was available, women earned more than men in just two: hospitality (\$1.01 per dollar earned by men) and electrotechnology and telecommunications trades (\$1.06 per dollar earned by men).<sup>12</sup>

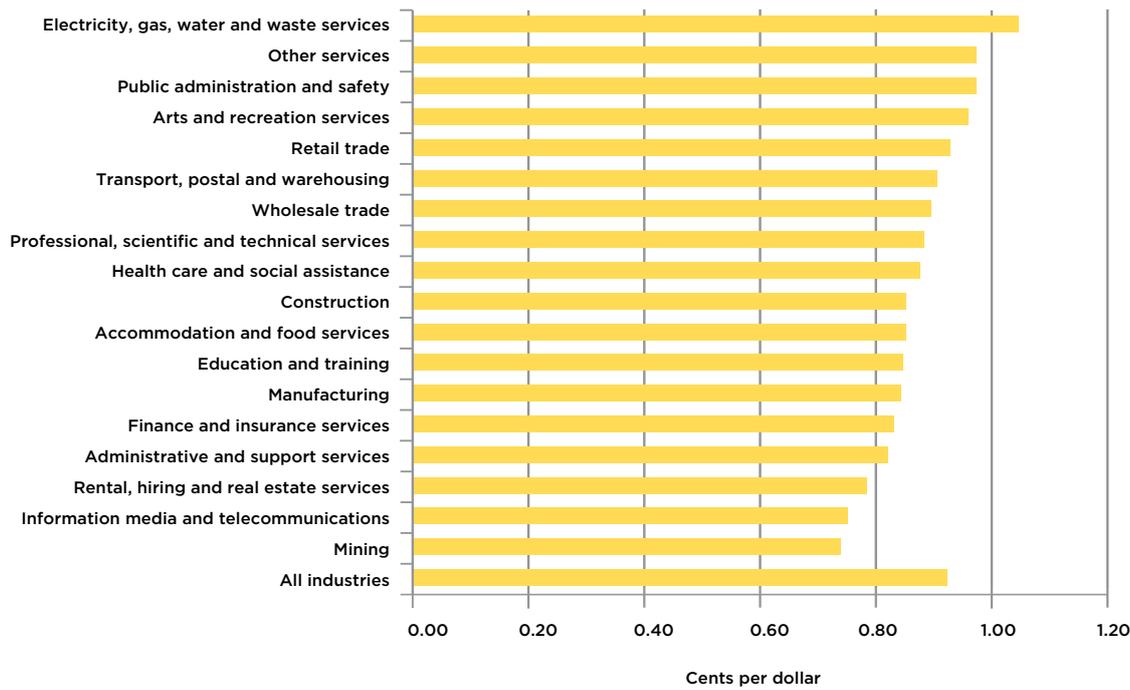
In terms of industry, the wage gap was greatest among those in the mining industry where women earned 26.3% less than men, or 74c per dollar earned by men. The gaps were smallest among those engaging in 'other services'<sup>13</sup> and those in public administration and safety (where women earned 98c per dollar and 97c per dollar earned by men respectively). Of the 18 industries for which data were reported,<sup>14</sup> women earned more than men in just one: electricity, gas, water and waste services where women earned \$1.04 for every dollar earned by men (Figure 22).

<sup>12</sup> Suitable data on hourly ordinary time cash earnings for NSW employees are not available for five occupation groups: farmers and farm managers, automotive and engineering trades workers, construction trades workers, mobile plant operators, and construction and mining labourers.

<sup>13</sup> 'Other services' includes a wide range of personal services: religious, civic, professional and other interest group services; selected repair and maintenance activities; and private households employing staff.

<sup>14</sup> Industries are classified according to Australian Bureau of Statistics (2013), *Australian and New Zealand Standard Industry Classification (ANZSIC) 2006*, Cat. No. 1292.0. There are 19 industry divisions under ANZSIC 2006; however, data for this indicator are only available for 18 industry divisions as they are derived from a survey that excluded the agriculture, forestry and fishing industry division.

**Figure 22. Women's average hourly ordinary time cash earnings as a percentage of men's, by industry, NSW, 2016**

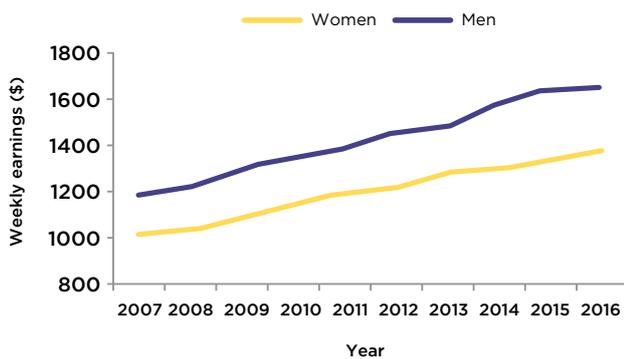


Population: NSW full-time non-managerial female employees paid at the adult rate.  
 Data source: ABS (2017), *Employee Earnings and Hours, Australia, May 2016*. Cat. No. 6306.0, unpublished data.

## Average weekly earnings

As of 2016, NSW women working full-time ordinary hours earned 16.4% less than men (\$1,374.45 before tax each week on average, compared with \$1,643.35 earned by men). While the gender pay gap was 2.0% lower than the previous year, it had increased slightly over the 10 years since 2007 (1.5%) (Figure 23).

**Figure 23. Average weekly full-time adult ordinary time cash earnings by sex, NSW, 2007–2016**

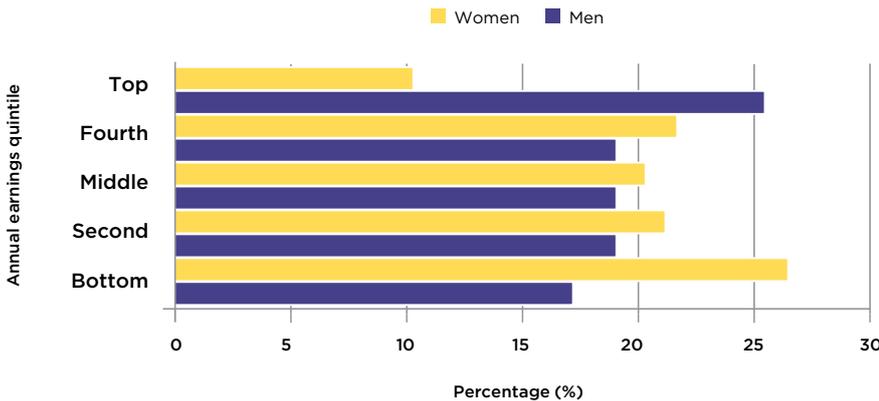


NOTE: The annual data are averages of original biannual estimates.  
 Population: NSW full-time adult employees aged 21 years or over, and employees under the age of 21 years who were paid at the full adult rate for their occupation.  
 Data source: ABS (2017), *Average Weekly Earnings, Australia, Nov 2016*, Cat. No. 6302.0, Table 13A.

## Annual earnings

The distribution of earnings among the NSW full-time adult workforce shows that women are more heavily concentrated at the bottom of the distribution and underrepresented at the top. In 2015 in NSW, the proportion of women in each of the bottom two earnings quintiles<sup>15</sup> was higher than the proportion of men in these quintiles. Combined, the bottom two quintiles contained 47.8% of women earners, compared to 26.2% of men. In contrast, only 10.1% of women were in the top quintile, while men made up 25.6% (Figure 24).

**Figure 24. Share of individuals in each quintile of annual earnings by sex, NSW, 2015**

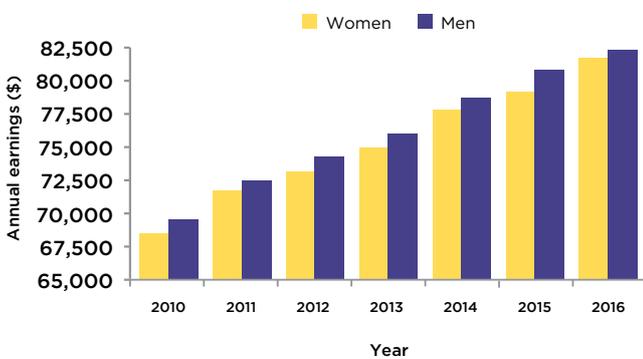


**Population:** Full-time employees in NSW aged 21–69 years.  
**Data source:** Melbourne Institute of Applied Economic and Social Research (2016), *HILDA Survey, unpublished data, Release 15.0*, weighted data.

## Public service annual earnings

The annual earnings for women in the public service are slightly lower than men. In 2016, the median salary of women working in non-casual positions in the public sector was \$81,649, compared to \$82,233 for men. From 2010 to 2016, the gender gap decreased from 1.8% to 0.7% (Figure 25), the lowest gap ever recorded.

**Figure 25. Public service median annual earnings by sex, NSW, 2010–2016**



**Population:** NSW public sector employees, excluding temporary and contract staff.  
**Data source:** NSW Public Service Commission (2017), *Workforce Profile Report 2016*.

### WHAT IS BEING DONE?

The Workplace Gender Equality Agency (WGEA) is an Australian Government statutory agency established under the *Workplace Gender Equality Act 2012* (Cth) to advise and assist employers in promoting and improving gender equality in the workplace, including equal remuneration for women and men. WGEA has developed a number of toolkits to help employers identify and analyse the various types of organisational gender pay gaps, and to develop a pay equity strategy. Visit [www.wgea.gov.au](http://www.wgea.gov.au).

<sup>15</sup> Annual earning quintiles are groupings that result from dividing the distribution of overall earnings into five equal groups, then calculating the proportion of women and the proportion of men who were located in each quintile.

# FINANCIAL SECURITY

## Women in all age groups have smaller average superannuation balances than men



Women are more likely than men to be affected by rental stress in older age groups (50 years and over)



Women are more likely than men to be affected by mortgage stress in younger age groups (20–39 years)



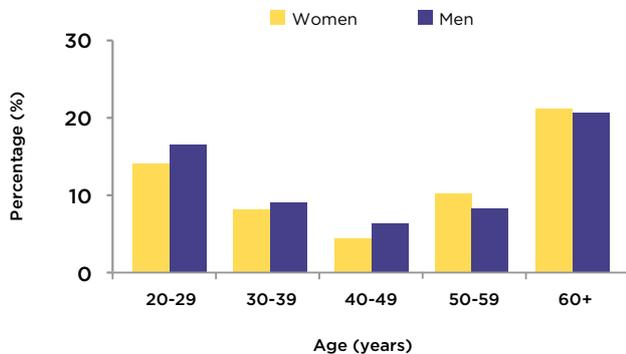
NSW women have, on average, spent the same number of years as men with their current employer, but fewer years in their current occupation

In Australia, women and men are equally likely to be affected by housing stress—that is, those households where mortgage or rental payments equal 30% or more of household gross income (8.9% for both sexes in 2015).<sup>16</sup> For women and men in the lowest income groups (the two bottom quintiles of household income), women were slightly less likely than men to be affected by housing stress (20.4% for women and 22.2% for men).

### Rental stress

In 2015, 10.8% of women and 11.2% of men were affected by rental stress in Australia; that is, their rent accounted for 30% or more of their gross household income. Compared to men in the same age groups, women were less likely to be affected by rental stress in younger age groups (between 20 and 49 years), and more likely to be affected by rental stress in older age groups (50 years and over) (Figure 26).

Figure 26. Rental stress by sex and age, 2015

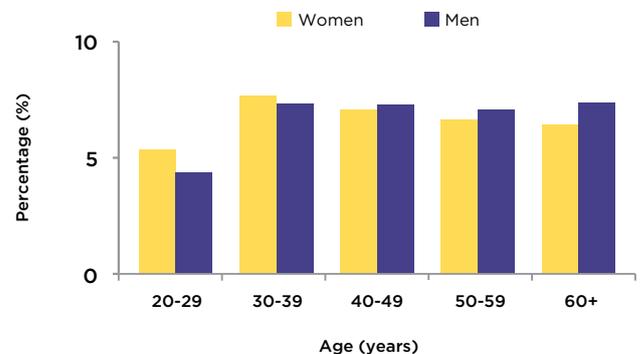


**Population:** Persons in Australian households where rent is being paid.  
**Data source:** Melbourne Institute of Applied Economic and Social Research (2016), *HILDA Survey, unpublished data, Release 15.0*, weighted data.

### Mortgage stress

In 2015, 7.0% of women and 6.7% of men were affected by mortgage stress in Australia; that is, their mortgage accounted for 30% or more of their gross household income. Women in younger age groups (between 20 and 39 years) were more likely than men to be affected by mortgage stress, whereas men in age groups 40 years and over were more likely than women to be affected by mortgage stress (Figure 27).

Figure 27. Mortgage stress by sex and age, 2015



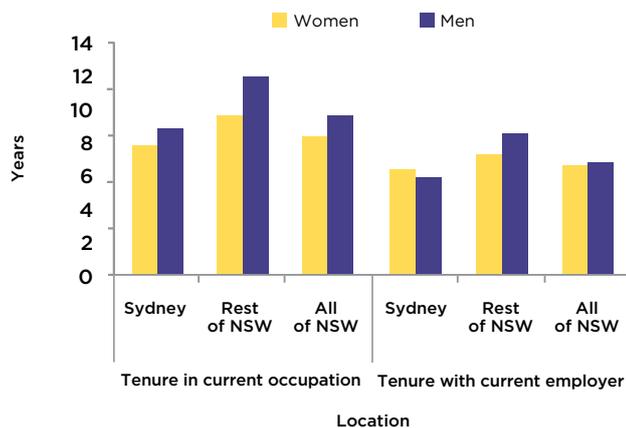
**Population:** Persons in Australian households where mortgage is being paid.  
**Data source:** Melbourne Institute of Applied Economic and Social Research (2016), *HILDA Survey, unpublished data, Release 15.0*, weighted data.

<sup>16</sup> Data on housing stress can only track trends at a national level due to sample sizes relating to responses to questions on rental and mortgage payments/repayments in release 15.0 of the HILDA Survey (Melbourne Institute of Applied Economic and Social Research (2016), *HILDA Survey, Release 15.0*).

## Job tenure

In 2015, NSW women had, on average, spent the same number of years as men with their current employer (6.9 years), but fewer years in their current occupation (8.6 years, compared to 9.9 years). Women located in Sydney had spent less time in their current occupation than women throughout the rest of NSW (8.0 years, compared to 9.8 years). The same is true for men (8.9 years, compared to 12.2 years) (Figure 28).

**Figure 28. Job tenure by sex and location, NSW, 2015**



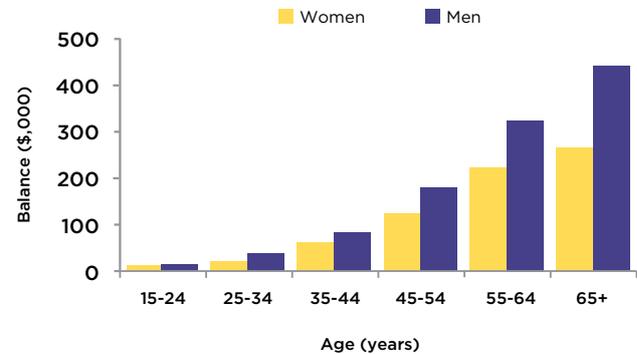
**Population:** Employed persons in NSW.

**Data source:** Melbourne Institute of Applied Economic and Social Research (2016), *HILDA Survey, unpublished data, Release 15.0*, weighted data.

## Superannuation balance

In NSW in 2014, among people with positive superannuation balances, women in all age groups had smaller average superannuation balances than men. The gap increased with each age group, reaching a high point of \$174,285 among those aged 65 years and over (Figure 29).

**Figure 29. Average superannuation balance by sex and age, NSW, 2014**



**Population:** All persons in NSW with positive superannuation balances.

**Data source:** Melbourne Institute of Applied Economic and Social Research (2016), *HILDA Survey, unpublished data, Release 15.0*, weighted data.

## WHAT IS BEING DONE?

In 2015-16, the Australian Senate Economics References Committee conducted an inquiry into the issue of women's economic security in retirement. In its report on the inquiry, the Committee made 19 recommendations aimed at helping women increase their participation in the workforce and improve their superannuation savings to ensure their dignity and economic security in retirement. Visit [www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Economics/Economic\\_security\\_for\\_women\\_in\\_retirement](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Economic_security_for_women_in_retirement).

In 2016, the *Treasury Laws Amendment (Fair and Sustainable Superannuation) Act 2016* (Cth) was enacted to implement the Australian Government's superannuation reform package announced in the 2016-17 Budget. This legislation contains a range of measures to improve the fairness, sustainability, flexibility and integrity of the superannuation system, including provisions that will assist women in building their superannuation savings:

- catch-up concessional contributions – under this measure, unused concessional cap amounts can be carried forward so that those with interrupted work arrangements, variable incomes, and low superannuation balances can make 'catch-up' superannuation contributions. This will be of particular benefit to people who take time out of work or work part-time (the majority of whom are women)
- low income superannuation tax offset – eligible low income earners (who are disproportionately women) will receive the low income superannuation tax offset, which will help increase their superannuation savings by effectively refunding the tax paid on their concessional contributions.

# ACRONYMS AND ABBREVIATIONS

<b>ABS</b>	Australian Bureau of Statistics: Australia's national statistical agency.
<b>AC</b>	Companion of the Order of Australia: in the Australian honours system, the Companion of the Order of Australia is awarded for eminent achievement and merit of the highest degree in service to Australia or humanity at large.
<b>ADB</b>	Anti-Discrimination Board of NSW: a statutory body that promotes anti-discrimination, equal opportunity principles and policies in NSW, administers the anti-discrimination laws, and handles complaints under the <i>Anti-Discrimination Act 1997</i> (NSW).
<b>AICD</b>	Australian Institute of Company Directors: a national organisation that provides leadership on director issues and promotes excellence in governance to achieve a positive impact for the economy and society.
<b>AIJA</b>	Australasian Institute of Judicial Administration: a research and educational institute that conducts research into judicial administration and educational programmes for judicial officers, court administrators and the legal profession.
<b>ANZSCO</b>	Australian and New Zealand Standard Classification of Occupations: a statistical classification designed to aggregate and organise data collected about jobs or individuals, for use in both Australia and New Zealand for the collection, analysis and dissemination of occupation statistics.
<b>ANZSIC</b>	Australian Securities Exchange: Australian and New Zealand Standard Industrial Classification: an industrial classification that provides a standard framework under which business units carrying out similar productive activities can be grouped together, for use in both Australia and New Zealand for the production and analysis of industry statistics.
<b>ASX</b>	Australian Securities Exchange: Australia's biggest financial exchange, where shares, bonds, options, futures, and other securities and derivatives are traded.
<b>G20</b>	Group of Twenty (G20): the premier international forum for cooperation on global economic governance. The members of the G20 are: Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, United Kingdom, United States, and the European Union.
<b>HILDA</b>	Household, Income and Labour Dynamics in Australia Survey: an Australian household-based panel study which began in 2001.
<b>NSW</b>	New South Wales, Australia.
<b>NSWPF</b>	New South Wales Police Force: NSW police organisation funded by the NSW Government.
<b>PSC</b>	Public Service Commission: a NSW Government department responsible for designing and implementing workforce management strategies and reform in order to develop a modern high performing government sector.
<b>QC</b>	Queen's Counsel: the highest level of professional recognition that a barrister can reach. Equivalent to Senior Counsel.
<b>SAGE</b>	Science in Australia Gender Equity: a national program promoting gender equity and gender diversity in science, technology, engineering, mathematics and medicine.
<b>SALT</b>	Supporting and Linking Tradeswomen: a support network for tradeswomen, apprentices and women considering a career in a trade.
<b>SC</b>	Senior Counsel: the highest level of Mathematics professional recognition that a barrister can reach. Equivalent to Queen's Counsel.
<b>STEM</b>	Science, Technology, Engineering and Mathematics: these four disciplines collectively refers to a wide field of distinct and complementary approaches to knowledge that are recognised as essential areas of study to ensure Australia's competitive future.
<b>TAFE</b>	Technical and Further Education: Australia's largest provider of vocational education and training.
<b>UAEW</b>	Universities Australia Executive Women Group: a group formed by Australian universities to support improving gender equity in the higher education workforce.
<b>WFEA</b>	Women for Election Australia: a not-for-profit, non-partisan organisation providing political campaign-training programs in Australia.
<b>WGEA</b>	Workplace Gender Equality Agency: Australian Government statutory agency created by the <i>Workplace Gender Equality Act 2012</i> (Cth).
<b>WIEL</b>	Women in Education Leadership: an incorporated body associated with and supported by the NSW Department of Education that fosters and nurtures leadership skills among women in, and aspiring to, educational leadership.
<b>WON</b>	NSW Women Entrepreneurs Online Network: a digital platform developed collaboratively between government and industry to provide information, resource and knowledge for women in business in NSW.

## Important caveats and data limitations

Data used in this report are from a variety of sources including administrative data collections and surveys. When reporting a percentage change over time or percentage difference between genders, the figure reported is the absolute difference. A description of each indicator and further information and links to relevant data sources can be found in the Explanatory Notes (available at [www.women.nsw.gov.au](http://www.women.nsw.gov.au)).

To make an enquiry or access datasets, please email: [womennsw@facs.nsw.gov.au](mailto:womennsw@facs.nsw.gov.au).

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**Winner of the NSW Aboriginal Woman of the Year 2017**

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