

The Life Cycle of Women's Employment in Australia and Inequality Markers

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Abstract

This chapter reviews the life cycle of women's employment in Australia, arguing that while women's labour force attachment has shifted and increased significantly in the last forty years, it still does not match male employment patterns over the life cycle and around which our policy framework was constructed. The result of this is a number of inequality markers between genders. Three of these inequality markers are examined: working hours, pay and superannuation. The causes and interconnections between them are discussed as they relate to the four life phases we identify.

Keywords: women, life cycle, equity

Introduction

Women's labour force participation is the focus of considerable policy and academic attention in Australia. Indeed, this interest is also a global phenomenon. The G20 forum, which includes the world's leading economies,¹ agreed in 2014 to narrow the gap between male and female participation rates by 25% by 2025. The Australian Government has taken this commitment seriously and has embarked on a strategy called "Towards 2025" to meet this target, which the government has estimated means reducing the participation gap for persons aged 15-64 from 12.1% in 2012 to 9.1% in 2025 (Australian Government 2017). According to the strategy document, the reduction to 10.4% in 2017 suggests 'Australia is progressing well toward the [2025] goal' (Australian Government 2017: 7). The most recent Government assessment (late 2018) states the gap is down to 9.5% (Australian Government 2018). Of course, closing the participation gap can be achieved by increasing female participation or by reducing male participation, but it is the former which is at the heart of government strategies around the world. The significance and scope of such a strategy underscores the importance of understanding the characteristics of women's workforce

¹ G20 website at <https://www.g20.org/en/g20/what-is-the-g20>
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participation over the life cycle and the policies which enable them to combine market based production with reproduction and care.

The chapter begins with an account of some of the recent policy drivers and debates about female workforce attachment. We then argue that the female life course in Australia is marked by four specific phases: i. education and early career; ii. work and motherhood, iii. work and child caring, and iv. mature age work and care. Each of these phases is associated with an 'inequality marker' or a combination of inequality markers, which produces and perpetuates the employment and income gaps between women and men. Three significant inequality markers are working hours, pay and, in the Australian context, superannuation. We describe these four phases, linking them to the three inequality markers noted above.

Policy drivers and debates

The OECD's 2017 assessment of gender equality progress across its member countries is not quite as optimistic about Australia's position as 'Towards 2025' suggests, stating that Australia 'must recommit to gender equality in caregiving and promoting both parents' labour force participation. This requires strengthening policies that make it easier for both mothers and fathers to work' (OECD 2017). As Kalb (2017: 152) points out, Australian Government policies have 'counteractive effects' (p. 152) both encouraging and discouraging the engagement of 'secondary' earners, mostly mothers in paid work. This counteractive effect is highlighted by Patricia Apps (2017: 18) who argues that whilst childcare and paid parental leave policies may encourage women into paid work, Australia's 'quasi-joint family tax system' results in high marginal tax rates on family benefits and allowances with a negative impact on women's paid work engagement. Both the Australian Government and the OECD are united in highlighting the benefits to the national economy of greater labour force participation by women, with the Australian Government citing estimates that an increase of women in the workforce of 6% would result in a significant growth of about 1% in Gross Domestic Product (Australian Government 2017: 8, citing the Grattan Institute, 2012).

The labour force participation rate is the proportion of the working age population in paid work or actively looking for work, whereas the employment rate is the proportion of the working age population in paid work. While participation rates tend to be used in policy statements, women's employment rates are a more accurate indicator of actual change in the labour market. On this measure the changes in women's employment through the life course have been profound. Over the last forty years (1978-2018) employment rates of women of child bearing ages (30-34) have risen from 44% to 70%, and for mature age women, (50-54), employment rates have moved from 40% to 76%. At ages 60-64, 49% of women are now in the paid workforce, compared to 12% forty years ago (ABS (Australian Bureau of Statistics) 2018a). Australia is not alone in witnessing such dramatic shifts in employment of women. Goldin and Mitchell (2017: 161) argue that women in the US have a 'new life cycle of labour force participation which now looks relatively high and fairly flat, vaguely like that of men's but with a somewhat lower level and squishier middle.' As we shall show, the changes in Australia are somewhat similar, but not identical.

These profound changes have been driven by a number of factors. Whilst women's education levels had been rising prior to the 1960s, the decade saw the advent of effective contraception with dramatic impacts on women's fertility. In Australia, the average age at birth rose from 27.1 years in 1970 to 30.8 years in 2016 (OECD Family Database), with the average age for Aboriginal and Torres Strait Islander mothers rising to 25.9 in 2016 (AIHW 2018). The ongoing huge gains in women's education, the availability of unpaid, then paid parental leave (belatedly in 2010), improved (though still not adequate) publicly available childcare, flexible working and the growth in (often part-time) 'women's jobs' have contributed to the rise of women in the labour force. Yet despite the increasing education levels of females and the rise in their paid employment rates, significant gaps in favour of males persist in terms of pay, hours of work and superannuation. The difference in paid and unpaid hours of work alone remains strikingly gendered. In 2016, on average women undertook 24.9 hours weekly of paid work (men 35.9 hours), 20.4 hours of housework (men 13.3) and 11.3 hours of care (men 5.4). These figures were more skewed towards unpaid and away from paid work for married and de facto women with dependent children (Wilkins and Lass, 2018).

In this chapter we argue that the female life course in Australia is marked by four specific phases: education and early career; work and motherhood, work and child caring, and mature age work and care. Each of these phases is associated with an 'inequality marker' or a combination of inequality markers, which highlight gender gaps and produce and perpetuate the employment and income gaps between women and men over the life course.

1. Education and early career

The first significant shift that has occurred in women's life course is the rise in education participation and qualifications gained. More women leave with year 12 qualifications than at any time in the past, with 92% of women aged 20-24 (and 89% of men) achieving this in 2016 (ABS, 2018b). Norton and Cherastidtham's 2018 analysis for the Grattan Institute calculates that 72% of women and 69% of men hold tertiary qualifications (degrees, diplomas and Certificates III and IV). A significantly higher percentage of women are achieving university qualifications, such that by 2017 there was a 11.5% participation gap in favour women (see Figure 1).

Insert Figure 1. here

Norton and Cherastidtham (2018) attribute the success story of women in higher education to changes in social norms, girls' superior school performance and that female dominated areas of work increasingly need degree qualifications. By contrast, male dominated jobs require vocational training and also pay better than female dominated ones, thus making them attractive to males. As women graduates increase Norton and Cherastidtham (2018) estimate that there has been a slight reduction in the gender pay gap between men and women graduates' lifetime earnings from 30% to 27% (2006-2016). They note that for the 'female median-income graduate, expected lifetime earnings grew in more disciplines, but by the most in education, nursing, engineering and medicine' (p. 83). However, 2017 data continues to show graduate gender pay gaps that favour men in most study areas (Workplace Gender

Equality Agency (WGEA) 2018a). Both the courses studied (see Table 1) and the Australian labour market (WGEA, 2016) remain highly segmented by occupation, showing a strong impact on the gender pay gap (Coelli, 2014; Austen et al., 2013). Of particular note, is the 9.4% decline in women enrolled in Information Technology, with women now making up less than one-fifth of enrolments and the continued strongly (and slightly increased) male-dominated enrolments in Engineering and Related Technologies.

This segregation affects pay outcomes, with recent analysis showing on average female dominated organisations provide the lowest pay for women (and for men, although the pay gap in favour of men persists). Women in more gender balanced (mixed) and male dominated organisations earn on average more than women in female dominated organisations with those in male-dominated organisations out-earning those in mixed ones (but still less than men) (WGEA, 2016; Cassells et al., 2016). Industry and occupational segregation have generally persisted over the past 20 years corralling women in lower paid jobs, though contradictory trends exist with some industries dominated by one gender or the other becoming more so whilst others have become more mixed (WGEA, 2016; CEDA, 2018).

Insert Table 1. Here

Higher education levels for women have directly influenced women's desire for careers, and by the time they reach motherhood (if they do decide to have children) they are likely to have several years of work behind them and a stronger career orientation than in the past. Women enter motherhood with an education and a career orientation but are also influenced by social attitudes that good parenting requires strong maternal presence. For example, analysis of the Household, Income and Labour Dynamics in Australia (HILDA) longitudinal survey suggests ambivalence towards full-time childcare and full-time working mothers by both men and women, even if this has slightly declined since 2001 (Wilkins, 2017). The 2018 HILDA statistical report could only conclude that between 2005-15 that 'attitudes towards parenting and paid work have become slightly less traditional' (Wilkins and Lass, 2018: 80). Consequently, after childbirth women often reduce to part-time work and their paid work commitment remains much lower than men's, particularly in regard to full-time work. Women experience the labour market penalty of this response to child bearing through reduced pay, reduced career opportunities and reduced hours of work, all of which become 'inequality markers', operating singularly and then in a compounding fashion over the life course.

2. Work and Motherhood

The birth of a child is a significant labour market occasion for women, as it affects their ability to work and is generally the first main break with the labour market. As noted above, Goldin and Mitchell (2017) propose that women are experiencing a 'new' life-cycle. Australian women's employment rates also show a markedly new pattern, with the dip in the childbearing/career building years, though still visible, much less pronounced than it was forty years ago (see Figure 2). Women and men are now employed at approximately the same

rates until they are 25, and then the patterns diverge, thus setting in train the hours, pay and ultimately superannuation gaps that distinguish men's and women's life cycles.

Insert Figure 2. Here

The growth in women's aggregate employment has been dramatic, rising from 45.6% in February 1978 to 69.4% in 2018. (Men's in comparison declined from 82.6% to 78.3%) (ABS 2018a). The growth of women's employment has emerged hand in hand with increasing part-time work availability, of which women do the majority (nearly 70% of part-time jobs in 2018 were held by women, resulting in just under half of women in the labour market being engaged in part-time work (ABS, 2018c). Much part-time work is also insecure: 53.5% is casual whereas only 11% of full-time work is (ABS, 2017b) and permanent part-time jobs in feminised industries have more unpredictable hours (Charlesworth and Heron, 2012). Men's engagement in part-time work has also increased from a very small base to account for 17% of men in paid work (ABS, 2018c). Whereas part-time work hovered at around 10% of employment in the early 1970s, it has risen throughout the subsequent period so that in 2017 it accounted for nearly one third (Cassidy and Parsons, 2017). Recent increases in women's labour force participation especially in the 24 months to August 2018 have been strong, rising from 71.9% to 73.5%. This is driven by increased employment in the health and welfare industry, due to government policy (for example the rollout of the National Disability Insurance Scheme) and the ageing population. Men's participation showed a much less pronounced increase from 82.6% to 82.8%, thus narrowing the gender employment gap (ABS, 2018a).

A valuable corrective to celebrating these achievements is provided by the proportions of women and men employed full-time between 1978-2018 and which illustrates more vividly than overall employment rates the entrenched gender divergences in lifetime working patterns (Figure 3). That is, there has been little change in women's full-time employment rates in forty years except for the younger years, where women are studying, and at 30-34, reflecting the older age at women have children.

Insert Figure 3. Here

Examining the five-year age groups between 30 and 44, women's full-time employment rates remain broadly similar in 1978 in 2018. In 1978 they ranged between 54% and 57%; in 2018 between 61% and 56%. Men's full-time employment rates have shown an arguably more pronounced change. Whereas in 1978 they hovered at 97% to 98%, in 2018 they were around 90%. But the gender picture is clear: while far more women are working and far more women are staying in the workforce after having children, the strong gender norms governing the division of paid and unpaid labour remains entrenched. The Australian Institute of Family Studies (AIFS) has calculated the slow rate of change in the gender order since 1991 (Figure 3). This suggests women are moving to the workforce in the child rearing years (though slowly), but the static proportion of men who are stay-at-home dads is noteworthy, rising from 4% of couples with a child under 18 to 5% in 2016. With the slow decrease in the proportion of stay-at-home mums, and the extent of part-time work amongst women (45% of

employed women work part-time compared to 17% of men, (ABS, 2018c, aged 15-64) this suggests a profound acceptance of the current 'gender order' (Broomhill and Sharp, 2004:103), with social norms that require women to spend a substantial part of their working lives focused on care.

Insert Figure 4. Here

3. Work and child caring

The third stage of a woman's working life occurs following child birth and for most women involves a period of working, child rearing and caring. Motherhood and child care have a major impact on women's life course. Almost universally, women take career breaks when children are born, while men do not, and Australian mothers are very likely to return to work part-time and continue to take a greater share of childcare responsibility than men. (Martin et al., 2014: 70). There is, of course, a close connection between child birth and caring for infants and young children, and these periods may overlap in women's lives if they have more than one child. The most marked pattern in this stage is for women to reduce their weekly working hours, or to leave the labour market completely.

Maternal employment is comparatively low in Australia. For women (15-64) with children under 15 years it was 62.9% in 2014 (OECD Family Database). Australian women also tend to work short part-time hours, that is around 20 hours per week, compared to women in countries with different policy contexts. For example, maternal employment rates in Sweden are 83% and part-time work hours are longer. In France, maternal employment rates are 72% and part-time work hours are 20-29 hours per week (Anxo et al., 2017). In Australia, 60% of mothers return to work in a permanent part-time capacity after taking maternity leave, with 90% using at least one flexible working arrangement (Martin et al., 2014: 78). While such flexibility may be welcome after maternity leave, it is not without costs with 'flexism' (the negative repercussions of accessing flexible working options) having a career impact on mothers: '32% of mothers who had returned to work said that their prospects were worse when they returned to work than they had been before the birth of their baby' (Martin et al., 2014: 79); and only 33% had returned to their previous employer and position with their previous job conditions intact (Martin et al., 2014: 45).

In addition to the gap between male and female hours of work that occurs in this stage, the pay gap also widens with the onset of children, reflecting amongst other issues the well documented motherhood pay gap (Cooke, 2014; Livermore et al., 2011). While persistent, the gender pay gap at May 2018 as measured in terms of average weekly full-time earnings is now at its lowest level for over 20 years at 14.6% (WGEA, 2018b). Although this measure can be criticised as inadequate, being a single measure and for full-time earnings, data from the WGEA reporting employers (covering approximately one third of the workforce) suggests small declines as well. Data for 2013/14 to 2017/18 shows annual declines in the pay gap to 16.2% for base pay and 21.3% for total remuneration. The May 2018 Average Weekly Earnings data show men's average weekly total earnings to be \$1444.50 and women's to be \$974.80, a 33% gap which reflects women's part-time work role in the labour

force (ABS 2018c). Although speculative at this stage, the slight reduction in the gender pay gap may be attributed to the increased attention to the matter, WGEA's heightened focus on employers' actions to remedy it and the end of the resources boom, which favoured high paying men's jobs.

Analysis of WGEA data for 2014-15 and 2016-17 (Cassells et al., 2016; Cassells and Duncan, 2018) also found that gender pay gaps are less in lower wage jobs and may be reversed in part-time employment in lower paid occupations and industries, though part-time work pays less than full-time overall (Preston and Yu, 2015). Cassells et al. (2009) note that spells of part-time employment may decrease earnings because of aspects of part-time work which are associated with lower pay. These include that, in general, part-time employees receive less on-the-job training and have worse career trajectories (Abhayaratna et al., 2008). This suggests that a part-time pay gap favouring women may arise from the fact that the women working part-time in lower paid jobs may be more experienced and qualified than men in similar positions.

The gender pay gap varies significantly with age. It rises sharply with the childbearing and rearing stage of women's lives, stabilises, then rises again at ages 45-54 to 20% (WGEA, 2018b). It is at this point that women who have left the workforce entirely (see Figure 3.) when they had children, may return and be included again in the pay gap statistics. Their interrupted work trajectory over the life course together with those who have had long periods of part-time work is only inadequately reflected in the pay gap measures described above. The superannuation gap (which we address in the next section) at the end of women's working lives tells a more accurate story of how women fare in the labour market over the life course.

4. Mature *age* work and care

The growth in the employment rates of mature age women (>50) is one of the most marked changes that has occurred in the last forty years. Between 1978 and 2018, women aged 50-54 have nearly doubled their employment rates from 40% to 76.4%. An even more dramatic jump has occurred for those a decade older (60-64) from 12% to 49%. In comparison, the labour force participation rate for women aged 30-34 has grown from 44% to 70.1%, illustrating the contribution which older women's participation has made to the changing face of the workforce (ABS, 2018a). The change in older women's engagement in paid work far outstrips the fluctuating change seen over this period for men of the same age with only those men over 60 slightly increasing their participation over 1978 levels, whilst the participation of younger men has dropped. These behavioural changes by older women are strongly related to the growth in women's education and workforce experience noted earlier in the chapter, with more educated and experienced cohorts remaining in paid work as they age. They are also rooted in the changes in society's attitudes to mothers working influenced by the feminism which was gaining ground when the oldest of these women were in their 20s. Older women's participation has been further influenced by the deferral of the age at which they can receive the Age Pension from 60 to 65 between 1995 and 2013, and since 2017 by the extension of working life for both men and women with age pension receipt being postponed

in stages to 67 by 2023.² Women's superannuation balances are markedly lower than men's, a situation which becomes more gender unbalanced as women and men age (see below). This is a further spur to mature aged women remaining in paid work when they are in a sense making up for working time and superannuation contributions lost while they were child bearing and rearing.

Government policy has for some time (in line with other OECD countries) strongly encouraged continuing workforce participation as people age (Australian Government 2015). Increasing the age at which one is eligible for the age pension has been one way of forcing greater participation by older workers, but other policy to achieve this aim has focused on facilitating retraining and self-employment for older cohorts (Thomas and Gilfillan, 2018). Yet it is older cohorts, particularly women, who at this point in their life often re-engage with providing informal care (if they have ever stopped) or commence if they have not had children. This care provision responds to the needs of older and younger generations, with assistance given to ageing parents and other adult relatives, and to grandchildren. Without the informal care provided by grandparents, younger women would face more childcare barriers to work, for example dealing with the availability and quality issues relating to formal care as well as the expense. For older people, informal care and support is critical to enabling the Government policy of 'ageing in place' as it meets the bulk of older people's care needs (O'Loughlin et al., 2017). The provision of eldercare is likely to be under acknowledged in that it can cover a very wide range of activities which caregivers themselves may not recognise as care. Apart from personal care, housework, meal preparation, social and emotional support (telephone calls, visits), elder care may cover other responsibilities. These include overall administration of the care recipient's finances, health coordination and property maintenance as well as supervising the care provided in aged care facilities (Baird and Heron, 2013; Bookman and Harrington, 2007; Rosenthal et al., 2007).

Public policy in relation to employment largely ignores this re-engagement with care, with related policy development being indirect and piecemeal, and failing to adequately confront conflicting policy objectives (Hamilton and Jenkins, 2015; O'Loughlin et al., 2017; Baird and Heron, 2013). Yet indications exist, that in relation to those areas of care (eldercare and grandparental), informal care contributions by relatives are substantial and affect their engagement with paid work. With regard to eldercare, a significant number of employees appear to have eldercare obligations. A 2014 survey calculated that 19% of workers provided assistance, support or care to an older person (Skinner and Pocock, 2014). A 2007 survey of workers found approximately a quarter anticipated having eldercare responsibilities within the next five years (Bourke, 2007). Using a more restrictive definition of caring, the Survey of Disability Ageing and Care carried out by the ABS indicates that in 2015 of the population aged 45-64, 21% of women and 16% of men (both in and out of the paid workforce) provided informal care for an adult (ABS, 2015). Informal eldercare obligations are likely to increase with the ageing of the population and also as families have fewer children. Grandparents have been called 'the most popular providers of childcare in Australia today' (Hamilton, 2015) and such care is again largely provided by older women rather than men (O'Loughlin et al.,

² Ministerial media release by the Hon Paul Fletcher MP, Minister for families and Social Services, 'Pension Age to Remain at 67'

<https://ministers.dss.gov.au/media-releases/3616>

Downloaded 20 Nov 2018

2017). Nearly half of all children aged 0-11 received formal or informal care from those other than resident parents in 2017. Nearly one-third of all children in this age group used informal care (exclusively or in combination with formal care services). Of the latter about two thirds are cared for by grandparents. Grandparental care provision has fluctuated at around this proportion of children since 1999 (ABS, 2018d), despite older women's significant increase in their workforce participation over that period. This may explain the stress which Hamilton and Jenkins (2015) report that grandparents can face due to the complexity of managing the conflicting requirements of work and care (some 40% of their research participants reported this). In contrast, parents find such informal care less stressful than arranging less flexible and more expensive formal childcare (Craig and Jenkins, 2016).

With older women increasing their workforce participation, how will this late life work-care conflict play out? Australian research has found a negative relationship between the amount of care provided and carers' labour force participation. Assuming or increasing care for an adult was related to leaving work, reducing hours and other career detriments, as well as a decline in work competencies (Thomson et al., 2008; Bittman et al., 2007; Gray et al., 2008; Bainbridge and Broady, 2017; O'Loughlin et al., 2017). Hamilton and Jenkins (2015) also found that up to 70% of grandparental carers altered working arrangements in a range of ways to provide care with nearly one in five changing their jobs to do so. *Australia's Welfare 2009* (AIHW, 2009: 190) asked whether, with women's increasing education and the growing reliance of their families on their income, they will 'continue to fulfil these caring roles to the same degree'. Indeed, a study from the US where population ageing is also a factor, suggests that greater labour force participation may reduce the availability of informal care, rather than informal care reducing workforce participation (He and McHenry, 2013). Thus, the evidence as to whether those of mature age will work less or care less in the face of growing pressure to do both, is mixed, with public policy needing to improve the ability of carer-employees to do both.

The inequality markers of reduced working hours and pay cumulatively impact on superannuation to create our third inequality marker, that of reduced superannuation. Women's less than full time attachment to the labour market has consequences for pay (as discussed above) and thus also superannuation, which becomes more important as women move towards retirement age. Australia's superannuation scheme commenced in 1992. It provides a guaranteed contribution by employers for each of their employees, portable between employers. While very innovative and successful, it was constructed on the basis a male's life course working pattern: full-time and uninterrupted. Early contributions compound over the life course and with their differing life course, women do not benefit from the scheme in the same way as men.

The pattern of the gender superannuation gap therefore replicates women's and men's different life courses with a marked divergence after 20-24 when there is no gap in median super balances. For the 30-34 age group this has grown to 22%, jumping to 34% for the 35-39 age group and to 50% at 40-44. The gap peaks at 60-64 at 67%. Super balances are highest for both men and women at 55-59. The difference between the medians for men at that age (\$110,000) and women (\$50,000) at that age is a corrective on the widely used average data showing balances of \$237,000 for men and \$124,000 for women (Clare, 2017; authors' calculations). Clare (2017), possibly optimistically, notes that while women's share of 38.7%

of super balances in 2015/16 is a ‘substantial disparity’ it is a ‘very substantial improvement on the estimated share for women in 1994 of 23 per cent’ (p. 22).

In many ways the gender superannuation gap is the true marker of the extent of women’s economic inequality, suggesting much still needs to change. The gender gap in receipt of the means-tested Age Pension corroborates this story, with women on average receiving in 2016 \$2000 pa more of this means-tested benefit than men annually (CEPAR, 2018).

Conclusion

Our overview of the life cycle of women's employment demonstrates significant changes in their labour market activity over the past four decades. The inequality markers they meet along the way demonstrate deep-rooted and negative gender gaps in pay, working hours and superannuation. Educational attainment is higher for women than men, and women in Australia now enter the labour market with higher qualifications than men. At the same time, governments around the globe, and in Australia, urge more women to enter the labour market, usually to increase GDP and counteract concerns about the ageing population and the decline in the ratio of potential workers to elderly dependents (the dependency ratio).

Increasing female engagement with the labour market may partially resolve the accumulated gaps we have observed in terms of superannuation, but without addressing the care gap, entrenched and in some areas worsening occupational segregation, and the systematic undervaluation of women’s work and its disproportionate precarity, the other inequality markers are unlikely to be addressed. Women start working life with pay and superannuation gaps, even when ‘care-free’ and they experience a motherhood penalty and a flexibility penalty, worsening these gaps during the two middle stages of working life. As women enter the mature age workforce in dramatically increasing numbers, they also experience the extra responsibilities of elder care (sometimes combined grandparent care) thus sustaining younger and older generations, while trying to provide for their own financial security in old age. The commodification of women’s labour continues apace, while at the same time they fill, on average, poorer quality jobs than men. While unpaid care is treated as peripheral rather than central to working life, our inequality markers will persist.

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