WORKING for WOMEN
Research Partnership

Cohort Working Paper No.1

The 'Midlife Collision': Insights into the working lives of mid-years women

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Acknowledgement of Country

The authors and partners of this paper wish to acknowledge the Traditional Owners of the nations across Australia and pay our respect to Elders past and present. We recognise that all Elders and mobs in locations across Australia have their own experiences with work. We hope this paper enables Aboriginal and Torres Strait Islanders to keep telling their own stories.

The Working for Women Research Partnership is co-led by researchers at The University of Sydney, The University of Melbourne and The University of Technology Sydney, with support from the Department of the Prime Minister and Cabinet's Office for Women.

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This working paper draws on research delivered as part of the first cycle of the Working for Women Research Partnership. The Partnership is delivered by an academic consortium led by the Australian Centre for Gender Equality and Inclusion @ Work at the University of Sydney, in collaboration with the University of Melbourne, and the Centre of Indigenous People and Work at the University of Technology Sydney. The Partnership is led by Consortia Leads Professor Rae Cooper AO, Professor Elizabeth Hill, Professor Nareen Young and Associate Professor Brendan Churchill.

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Executive Summary

Each year the Working for Women Research Partnership focuses on a specific population cohort. In 2025, the priority cohort is women aged 40–55 years who we refer to as 'mid-years' women.

This working paper foregrounds the voices of mid-years women, capturing the conversations that occur every day around Australia at kitchen tables, in work lunchrooms and online.

These conversations reveal a 'midlife collision' between mid-years women's work commitment, capability and aspirations; the organisation and design of jobs; disproportionate responsibility for family care; and personal health and wellbeing. Caught between the competing needs of workplaces and family care, time pressure for women peaks during the mid-years. For Aboriginal and Torres Strait Islander women, time pressure is amplified due to expansive responsibilities for community, country and cultural care. Flexible work can be a 'game changer' for mid-years women. When done well, flexible working arrangements can support mid-years women to not only survive but thrive in their chosen occupation and career without compromising other essential parts of life.

Based on extensive qualitative data collected from almost 400 Australian mid-years women, this paper highlights the current dynamics of the midlife collision, its impact on diverse groups of women, and how access to different types of flexible work across different industries and occupations shapes the mid-years work–life experience. The women whose experiences inform this paper come from across Australia, living and working in metropolitan, rural and regional areas and with varying levels of caring responsibilities. They work in frontline, onsite workplaces, and in hybrid and fully remote offsite settings. They include Aboriginal and Torres Strait Islander women, refugees and migrant women, LGBTQIA+ people, women living with disabilities and chronic illness, single mothers, single women, and partnered women with and without children. We include workers across a range of roles and seniority, including those who are managers.

Findings

Mid-years women are highly skilled, strongly attached to paid work and often at the peak of their expertise. Work is important to their identity, provides purpose, social connection and builds economic security. Paid work also allows women to contribute to society and community. But for many women, work becomes more difficult in the mid-years as family, health and care demands change, but systems of work do not. Rigid job design, insecure employment and uneven or no access to 'good' flexible work arrangements[1] force many women to moderate their work – cutting back on hours, shifting to lower responsibility roles, or pausing career progression – just to keep life functioning.

The ways in which women adapt to the challenges of the mid-years are frequently misread as 'choice'. This is incorrect: mid-years women talk about having 'no' or 'little' choice and 'making

[1] Cooper, R., Flanagan, F. & Foley, M. (2024) Flexible work policy: Building 'good flex' across the life course. In P.M. Baird, E. Hill & S. Colussi (Eds.) *At a Turning Point: Work, Care and Family Policies in Australia*. Sydney: Sydney University Press. See also, Churchill, B., Cooper, R., Hill, E. and Young, N. (2025) Thematic Working Paper No.1: How flexible working arrangements shape workplace experience across genders in Australia, Working for Women Research Partnership, Sydney, p. 16.

do'. They talk about the trade-offs they make between rigid workplaces and increasing family and community needs. Women also reflect on the cumulative negative impact that moving to part-time work or a job below their skill level can have on their economic and retirement security, wellbeing and life satisfaction.

The findings in this working paper demonstrate that the midlife collision is not inevitable. It is produced by the way work and society is organised and is most acute for women who are on the margins of the labour force – especially those who are in insecure work, have multiple caring responsibilities, are managing personal health needs and/or face racism in the workplace and beyond.

The paper shows that the mid-years are not a turning point in women's lives but a stress test that our current models of work fail. The pressures experienced by women in the mid-years are not sudden, exceptional or unpredictable; they are patterned and foreseeable across the life course. But *how* these pressures are experienced by different groups of women varies, and the impact can be compounded due to multiple and intersectional inequalities.

Flexible work, designed and implemented well, can make a difference. This paper provides deep insight on mid-years women's access to, and experience of, flexible work as a tool to navigate the midlife collision. Experience differs substantially between women employed in onsite frontline jobs, like nurses, teachers and retail workers, and those in white collar office-type occupations where working from home is more easily arranged. But flexible working refers to much more than just the *location* of work. Importantly, it includes the timing of work hours and workers' ability to vary *when* they work, including start and finish times, control over shift timings, compressed working hours, time off to attend appointments, job sharing and reduced hours for limited periods.

Women report various levels of access to flexible working arrangements that suit them, and very different experiences of flexible work in practice. While Award provisions, employment contracts, workplace policies and norms structure workplace flexibility and shape what is possible, mid-years women overwhelmingly report that trust and respect – between workers and managers, colleagues and leaders in their organisation – are critical to a positive workplace experience, and often determine how effectively workplace flexibility provisions are implemented.

Mid-years women value and expect high levels of workplace respect and trust. They argue they are productive and skilled workers who should not only be respected for their high-quality work and contributions to the workplace but valued and appreciated as full human beings with commitments beyond the workplace, including family and community care, health and wellbeing. Flexible working arrangements are understood as an important signal of mutual trust and respect. Equally, where flexible working is perceived as being unreasonably withheld or restricted, mid-years women interpret this as signalling a lack of respect and trust. Flexible working alone is not sufficient to create 'good work', but women see it as part of a working culture in which they are valued and respected.

Detailed findings from conversations with a diversity of mid-years Australian women are organised around 5 major themes:

1. **Career pinnacles and plateaus**: Career success and recognition; Stagnation and sacrifice; Possibility for career acceleration; Uncertain retirement futures.
2. **Time crunch, care crunch:** Sandwich generation and caring beyond children; Gendered norms of work and care; Under-resourced, overworked and insecure; Squeezing out self-care.
3. **Embodied work lives:** Ageing and physically demanding work; Menopause and reproductive health; Flexible work and mid-years bodies; Escalating impact of intersecting inequalities.
4. **Good flex, bad flex:** Pandemic as a 'game changer'; Flexible work makes life work better but access to good flex is not equal; Managers are key to making flex work; Choice, trust and relationships support good flex.

The fifth theme emerges from yarning circles undertaken with Indigenous women:

5. **Racism at work:** Ignorance of Indigenous ways of caring; 'Boss-based' flexibility; Distrust and hyper-surveillance; Career blocks.

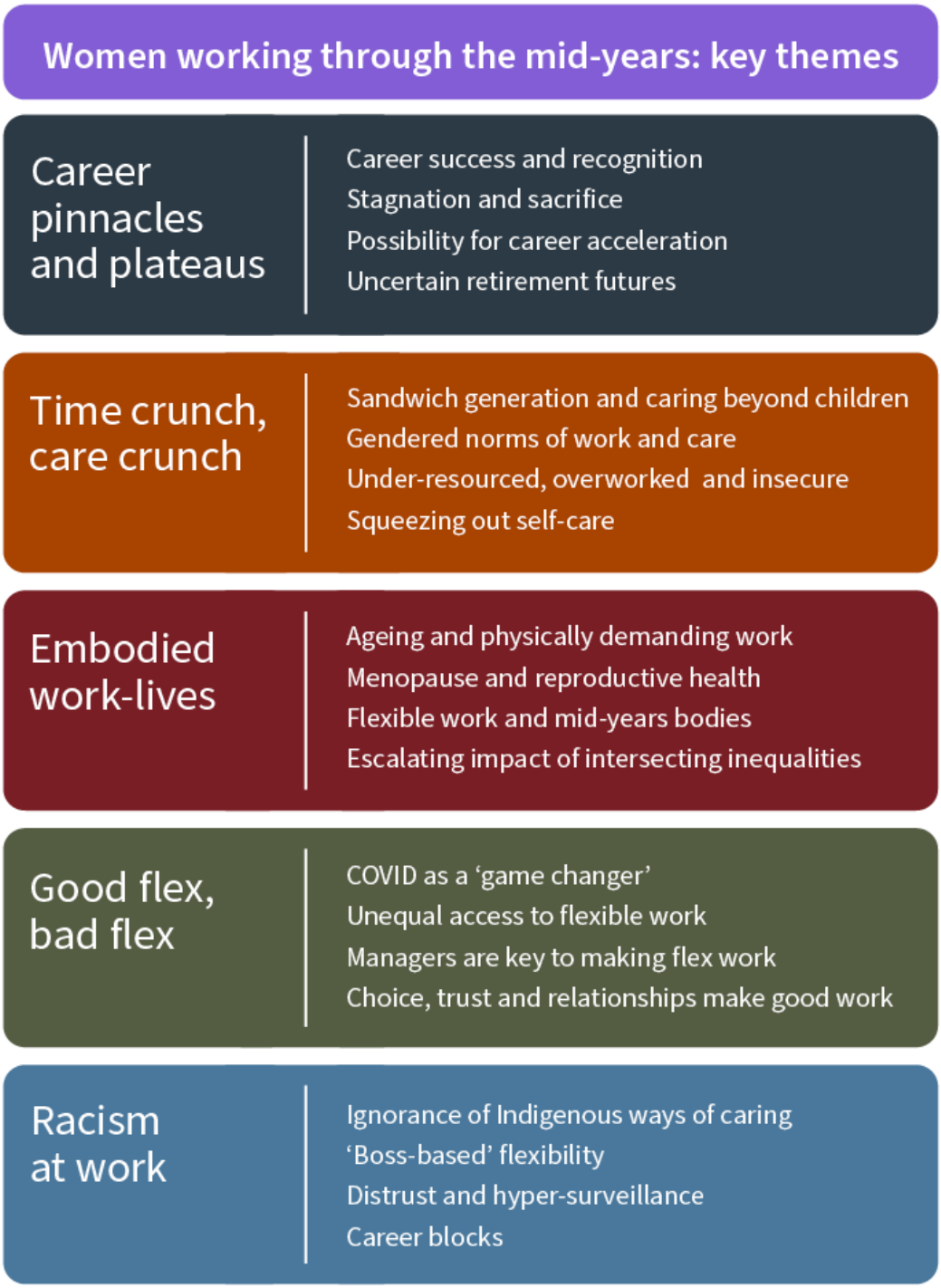
The women in this study are not fully representative of the rich tapestry of all Australian women's experiences. However, the large group does elevate the voices of some of the most under-represented women and gives them the opportunity to be heard, and to contribute to the roll-out of the National Strategy on Gender Equality, Working for Women.[2] Insights from the Australian Workplace Gender Equality Survey 2025 have been incorporated in this working paper (see Chapter 2) and also informed the analysis of the qualitative data.

Structure of working paper

The paper has 5 Chapters and an Appendix.

- Chapter 1 is a summary of the research literature on the labour market experience of mid-years women.
- Chapter 2 is a summary of some of the data on mid-years women and flexible work collected as part of the Australian Workplace Gender Equality Survey 2025 (see *Thematic Working Paper No.1: How flexible working arrangements shape workplace experience across genders in Australia*).
- Chapter 3 provides a thematic analysis of the qualitative data collected from a diverse group of women.
- Chapter 4 focuses specifically on the findings from the Aboriginal and Torres Strait Islander yarning circles.
- Chapter 5 is a short conclusion.
- The Appendix provides detailed information on the qualitative sample, data collection and analytical methodology.

[2] https://genderequality.gov.au/working-for-women/working-women-strategy-overview



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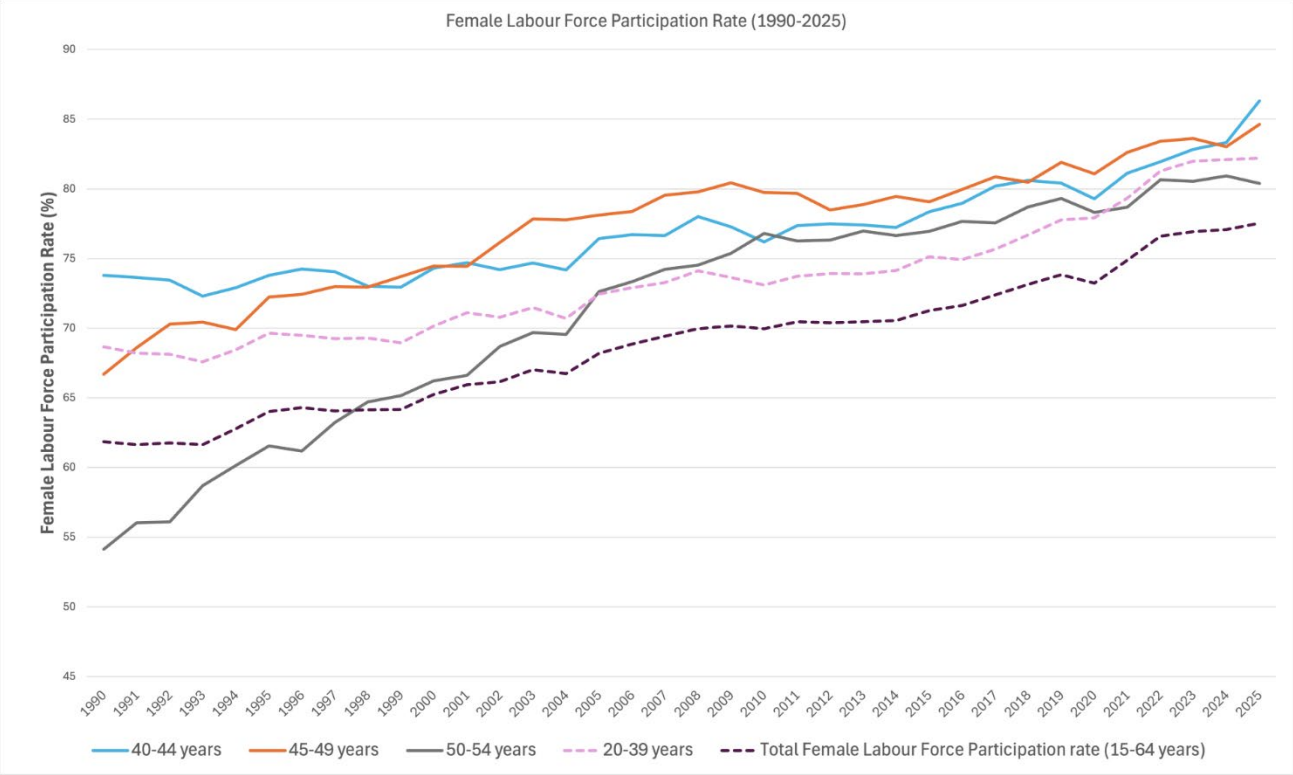
[3] Racism at work themes are derived from the yarning circles with Indigenous women.

Chapter 1 Mid-Years Women in Context

Mid-years Australian women (aged 40–55 years) are among the most well-educated workers across OECD economies.[4] They are a skilled and experienced cohort of workers who have rapidly increased their participation and attachment to the labour market since the 1990s and at a much faster rate than younger cohorts (see Figure 1). Mid-years women are spending more time in the labour market, retiring later and increasingly making their way up the ranks into positions of management and leadership.[5] Mid-years women report that paid work is very important to them and that they want and need to work to build economic security for what is an increasingly, on average, longer period of older age.[6] Nevertheless, persistent and cumulative gendered inequalities in the Australian labour market hamper mid-years women's experience and the capacity to meet their aspirations at work.[7]

Figure 1: Female labour force participation rates 1990-2025: Mid-years cohorts, 40-54 years compared to 20-39 years and total 15-64).



Source: ABS Labour force Survey, original Series, yearly averages (20-39 years, authors calculation)

[4] OECD Education GPS, Australia country profile, accessed 5 February 2026. https://gpseducation.oecd.org/CountryProfile?primaryCountry=AUS&treshold=10&topic=EO

[5] Hill, E., Cooper, R., Seetahul, S. & Bedi, A. (2025) Gender Equality @ Work Index Report, November 2025, The Australian Centre for Gender Equality and Inclusion @ Work. See Stratification, p. 14.

[6] Baird, M., Hamilton, M. & Williams, A. (eds) (2024) *The Multigenerational Workforce: Managing Age and Gender at Work*, Palgrave Macmillan.

[7] Hill et al. (2025) *Gender Equality @ Work Index Report*.

Gendered inequalities in work reduce job quality, limit the rewards of work and, in many cases, leave older women vulnerable to poverty in old age.[8] This is especially the case for women employed in low wage and precarious jobs, those with intensive care responsibilities and those who are managing disability and chronic health conditions.[9] Women in rural and remote locations, where accessing the labour market can be difficult, are disproportionately exposed to economic insecurity, as are migrant women who often face long periods waiting for professional qualifications to be recognised and find themselves trapped in low wage work or experience discrimination at work.[10]

The mid-years mismatch

The mismatch between women's experience, aspirations and need for jobs that deliver economic security and wellbeing for themselves, their family and community is unfair, inefficient and reduces participation – a waste of Australia's human capital and a drag on economic productivity and growth. Delivering good jobs for mid-years women will have a significant economic dividend, lift workplace performance and reduce economic insecurity. 'Good flex', as discussed in the Working for Women Research Partnership Thematic Working Paper No.1, is one of the keys to delivering job quality and gender equality across the Australian labour market.

The five years after the COVID-19 pandemic have brought enormous disruption to the way work is organised. Flexible working times and locations are now part of everyday working life for a large proportion of the workforce – but not all! Worker expectations about flexible working remain very high in Australia, even as employers attempt to recalibrate their workforces and instigate 'return to office' policies. Many onsite workers engaged in frontline work aspire to and demand some flexibility in how their work is organised, where possible, yet this remains out of reach.[11] Flexible ways of working that support women's engagement in jobs that match their skills, deliver opportunities for promotion, training and the wages that support economic security in later life are crucial and a core theme of this paper.

Aboriginal and Torres Strait Islander women

The labour market experience of 'mid-years' Indigenous women (broadly defined as those aged 40–55) is, in many respects, different from that of non-Indigenous Australian women. In terms of life and career stage, defining the 40–55 age range as 'mid-years' does not truly represent Indigenous experience due to the much shorter life expectancy of Indigenous Australians.

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[8] Baird et al. (2024) *The Multigenerational Workforce*.
[9] Sargent, G. M., McQuoid, J., Dixon, J., Banwell, C. & Strazdins, L. (2021) Flexible work, temporal disruption and implications for health practices: An Australian qualitative study, *Work, Employment and Society*, 35(2), 277–295. https://doi.org/10.1177/0950017020954750
[10] Strachan, G., Sullivan, A. & Burgess, J. (2002) Women's work in regional labour markets: Spatial versus industry differences, *Labour & Industry*, 13(2), 91–116. https://doi.org/10.1080/10301763.2002.10669265; Groutsis, D., Han, C., O'Leary, J., D'Almada-Remedios, R. & Kaabel, A. (2026) Whose justice? A turn to relational equality from the experiences of ethno-racially marginalised women in Australian workplaces, *Journal of Business Ethics*. https://doi.org/10.1007/s10551-025-06239-8; Groutsis, D., Collins. J. & Reid, C. (2024) "I'm not a refugee girl, call me Bella": Professional refugee women, agency, recognition, and emancipation, *Business and Society*, 63(1), 213–241. https://doi.org/10.1177/00076503231205205
[11] Galea, N., McFadyen, A. & Powell, A. (2025) *Flex from the Start: Evaluation*, The University of Melbourne. Report. https://doi.org/10.26188/29886845.v1

Aboriginal and Torres Strait Islander women have an average life expectancy of 75.6 years, more than 8 years less than non-Indigenous women who have a life expectancy of 83.8 years.[12] The prevalence of chronic health conditions and disability, expansive care responsibilities for culture, community and country, and racism being a recurring feature of their lives make the labour market experiences of Indigenous women very specific. This working paper highlights and calls these issues out to show it is this group of Australians who need the most urgent attention and should be a priority focus (see Chapter 5).

The 'midlife collision'[13]

Academic and popular publications are paying increasing attention to women's midlife experience. Academic scholarship shows that for many women, the mid-years are a time of contrasting and clashing responsibilities and experiences. It can be a time of achievement and career success, of recognition of skill and expertise, but also acute stress. Increased responsibility at work often sits alongside the intensification of family care responsibilities: for school-aged and adult children, for ageing parents and extended family members – often all at the same time! The disproportionate domestic, care and mental load that mid-years women are expected to carry leaves them caught between younger and older generations – a 'sandwich generation' responsible for everyone's wellbeing and happiness except their own. In many cases, expanded family care responsibilities sit alongside personal health challenges and, for some, difficult menopause symptoms, further compounding the strain of the mid-years.[14] This 'midlife collision' delivers strain, exhaustion and a time crunch that in many cases compromises career progression, personal wellbeing and economic security.[15]

Women employed in insecure and low wage work, or looking to access work, are particularly vulnerable. For this cohort, the workplace is not so much a place of respect, recognition or success, but one of barrier, discrimination and harm. Where family relationships are strained, domestic violence, separation and economic stress can create additional difficulties and low wellbeing for women and those who rely on them. Single women and single women with children experience the mid-years in very specific ways that heighten the tension between work and care, health, wellbeing and economic security.[16]

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[12] Australian Bureau of Statistics (2020–2022) Aboriginal and Torres Strait Islander life expectancy, ABS Website, accessed 31 January 2026.
[13] Ryan, L. (2023) *Revolting Women: Why midlife women are walking out, and what to do about it*, Practical Inspiration Publishing, Great Britain.
[14] Wood, K., McCarthy, S., Pitt, H., Randle, M., Arnot, G. & Thomas, S. (2025) "Hiding symptoms and balancing work, family and relationships": Australian women discuss menopause and the midlife collision, *Social Science & Medicine*, 387,1 18681. https://doi.org/10.1016/j.socscimed.2025.118681
[15] Baird, M. & Heron, A. (2020) The life cycle of women's employment in Australia and inequality markers, in R. Lansbury et al. (eds) *Contemporary Issues in Work and Organisations: Actors and Institutions*, pp. 42–56; Dean, L., Churchill, B. & Ruppanner, L. (2022) The mental load: Building a deeper theoretical understanding of how cognitive and emotional labor overload women and mothers*, Community Work and Family*, 25(1). https://doi.org/10.1080/13668803.2021.2002813
[16] Buckland, A., Chown, T., Duncan, A., Hailemariam, A., Kiely, D., Munoz, A., Twomey, C. & Vu, L. (2025) *A Balancing Act: Life, Work and Connection in the Middle Years,* Bankwest Curtin Economics Centre, Focus on the States Report Series No. 12 November 2025, p.13.

Chapter 2 Mid-Years Women and Flexible Work

In this chapter we provide some high-level findings from the national Australian Workplace Gender Equality Survey 2025, a nationally representative survey of 6000 Australian workers aged 18-70 as context for the qualitative data and analysis that follows.[17] The survey includes data on what workers want from their working life and compares these aspirations to what they have now. The data for mid-years women shows their aspirations for and from work are the same as those for most Australian women: jobs that deliver respect, job security, work–care balance, flexibility, and jobs that match their skills and training.

However, when women report on their current experience, we find these aspirations are not being met, with the gap between what women want and what they have as large as 19 percentage points (pp) for flexibility (see Table 1). This gap suggests there is urgent work for employers, unions, government and civil society to do to meet the needs, and secure the full potential, of mid-years working women.

Table 1. What mid-years women want/have from work (%)

Topic	Want	Have now	Gap (pp)
Respect	88.2	73.3	+14.9
Job security	81.6	63.9	+17.7
Work–care balance	80.9	67.2	+13.6
Flexibility	80.0	61.1	+18.9
Skill–job match	71.8	61.1	+10.7

Notes: Women-only, aged between 40 and 55.
Source: Australian Workplace Gender Equality Survey (2025).

Flexible working in the mid-years

Comparing the data on flexibility across age cohorts, mid-years women have a slightly larger gap between the flexibility they have in their current job and what they report they want and need, compared with both younger and older women (see Table 2).

Table 2. Gap in have/want flexibility by age cohort (%)

Age cohort	Flexibility I want	Flexibility I have	Gap (pp)
18–39	85.3	67.7	+17.6
40–55	80.0	61.1	+18.9
56–70	84.1	65.8	+18.2

Notes: Women-only.
Source: Australian Workplace Gender Equality Survey (2025).

[17] Information on sample, method and survey tool can be found in 'Thematic Working Paper No.1: How flexible working arrangements shape workplace experience across genders in Australia'. Working for Women Research Partnership, 2025

By industry, the top 10 industries with the largest gaps in unmet need for flexible work among mid-years women include rental, hiring and real estate, education, financial services, and administrative services (see Table 3).

Table 3. Top 10 industries with the largest gap between the flexible work women want and have, aged 40–55 (%)

Rank	Industry	Flex I want (%)	Flex I have (%)	Gap (pp)
1	Rental, hiring and real estate	100.0	14.7	+85.3
2	Education	75.6	40.5	+35.1
3	Financial services	87.9	53.9	+34.0
4	Administrative services	89.9	58.1	+31.8
5	Professional services	79.2	55.6	+23.6
6	Health care	78.9	56.1	+22.8
7	Arts and recreation	90.5	68.3	+22.2
8	Public administration	90.9	77.6	+13.3
9	Retail trade	85.8	72.7	+13.1
10	Manufacturing	73.8	64.9	+8.9

Notes: Women-only, aged 40–55.

Source: Australian Workplace Gender Equality Survey (2025).

As discussed in detail in the Thematic Findings from Year 1 of the Working for Women Research Partnership, 2025, there are a range of different flexible work arrangements available to workers in Australia to vary the time and/or location of their work. Tables 4 and 5 show that the types of flexible working arrangements mid-years women currently use differ from those used by the younger (18–39) and older (56–70) age cohorts, with sizeable differences around changing start and finish times, compressed working weeks, swapping shifts, job sharing and reducing work hours for a limited period.

There is more similarity in taking paid time off to attend appointments and moving from full-time to part-time work across the age cohorts, and predictable similarities between the younger and mid-years cohorts on working only during school hours.

Table 4. Use of flexible work by age cohort (%)

Flexible work option	18–39	40–55	56–70
Change start and/or finish time	64.8	54.8	61.2
Work a compressed week (e.g. 4 × 9 hrs)	33.4	18.9	21.4
Swap shifts	54.6	42.7	54.1
Job-share (two people share one role)	27.0	14.2	20.9
Work only during school hours	26.7	25.3	12.6
Take paid time off for appointments	61.8	63.1	59.3
Change from full-time to part-time	23.3	24.7	26.2
Reduce work hours for a limited period	41.2	31.4	39.8

Notes: Women-only.

Source: Australian Workplace Gender Equality Survey (2025).

Experience of flexibility in working location also varies across age cohorts with mid-years women less likely to work onsite most/all days than their older and younger peers, a little less likely to work hybrid than the younger cohort and similarly likely to work fully remote (offsite) as older

peers. Preferences for work location also differ with mid-years women preferring fully remote (offsite) work over hybrid and onsite, reflecting a similar ranking of preferences as the older cohort but slightly more evenly spread between preference for hybrid (42.7%) and fully remote (53%).

Table 5. Use of work from home by age cohorts (%)

Measure	18–39	40–55	56–70
Current work mode			
Onsite most/all days	57.0	52.9	64.4
Hybrid mix (home + office)	31.0	28.3	16.2
Fully remote (home only)	12.0	18.9	19.4
Preferred work mode			
Prefer onsite	3.5	4.3	3.8
Prefer hybrid	52.8	42.7	35.2
Prefer fully remote	43.7	53.0	61.1

Notes: Women-only.
Source: Australian Workplace Gender Equality Survey (2025).

Job quality in the mid-years

Job quality is a feature of working life that also varies across the generational cohorts. The concept is defined by the International Labour Organization (ILO) as part of its decent work agenda and includes the objective conditions of employment.[18] There are also debates about the subjective experience of job quality[19]. We report on a selection of these subjective aspects of job quality in Table 6. We find mid-years women are the group least likely to report that they have job security and that their current job pays enough to cover essentials. They find it similarly difficult to juggle work and care as the younger cohort and are as likely to be able to influence decisions at work or move into a senior position as the older cohort.

Table 6. Selected indicators of job quality by age cohort (%)

Indicator	18–39	40–55	56–70
They have the opportunity to move to senior position	44.9	29.2	23.3
Their current job pays enough to cover essentials	61.4	53.5	67.1
They have job security	69.8	62.7	64.9
They have the ability to influence decisions at work	52.8	38	33.7
They find it hard to juggle work and care	34.4	32.7	14.8

Notes: Women-only.
Source: Australian Workplace Gender Equality Survey (2025).

[18] For example: adequate and fair earnings; employment security; working time quality (hours, predictability, work–life balance); safe working conditions; social protection; equality of opportunity and treatment; opportunities for skills development and career progression; voice, representation and social dialogue; autonomy and control; dignity and respect at work, see ILO (2013) Decent Work Indicators, ILO, Geneva.
[19] Osterman, P. (2013) Introduction to the special issue on job quality: What does it mean and how might we think about it? *ILR Review*, 66(4), 739–52. https://doi.org/10.1177/001979391306600401

Aboriginal and Torres Strait Islander women

Aboriginal and Torres Strait Islander women have different experiences of work and register the largest gaps between what they want from work and what they have now in the areas of work–care balance; a job that matches their skills, qualifications and experience; and flexibility (see Table 7).

Table 7. What mid-years Aboriginal and Torres Strait Islander women want/have now (%)

Topic	Want (%)	Have now (%)	Gap (pp)
Work–care balance	85.4	41.2	**+44.2**
Skills match job	87.8	49.0	**+38.8**
Flexibility	83.7	72.3	**+11.4**

Notes: Aboriginal and Torres Strait Islander women, aged 40–55.
Source: Australian Workplace Gender Equality Survey (2025).

The experience of job quality for Aboriginal and Torres Strait Islander women aged 40–55 also varies from their younger and older sisters (see Table 8). Mid-years women report lower levels of opportunity to move to a senior position than both younger and older cohorts; rank between older/younger cohort in their capacity to pay for essentials, have job security, and the flexibility they want, and are similarly likely as the younger cohort to influence decisions at work (70.8%) and ability to juggle work and care (41.8%) – a much higher rate than the full survey population.

Table 8. Job quality for Aboriginal and Torres Strait Islander women by age cohort (%)

Indicator	18–39	40–55	56–70
They have the opportunity to move to senior position	75.4	68.1	78.1
Their current job pays enough to cover essentials	74.9	68.5	60.5
They have job security	75.5	83.1	95.8
They have the flexibility they want	68.3	71.0	81.3
They have the ability to influence decisions at work	72.9	70.8	32.2
They find it hard to juggle work and care	44.9	41.8	17.6

Notes: Aboriginal and Torres Strait Islander women.
Source: Australian Workplace Gender Equality Survey (2025).

Chapter 3 Research Insights

The research insights in Chapters 3 and 4 draw on qualitative focus group and yarning circle data from 397 women, representing a diversity of experiences of mid-years women from across metropolitan, rural and regional Australia. The women work in frontline, onsite locations, remotely and in hybrid work settings, and have a range of care responsibilities. The qualitative data includes women from diverse backgrounds, including Aboriginal and Torres Strait Islanders, refugee and migrant women, LGBTQIA+, those living with disabilities and chronic illness, those who have experienced domestic violence, single mothers, single women, and partnered women with and without children. For details of the research methodology, see the Appendix.

This group of nearly 400 women is not representative of the rich tapestry of all Australian women's experiences. Indeed, this research sought to include the specific experiences and voices of women who are often under-represented and overlooked. This large sample therefore includes a broad range of experiences while elevating the voices of some of the most under-represented women and giving them the opportunity to be heard and contribute to the roll-out of the National Strategy on Gender Equality, Working for Women.

The research insights are presented here in five key themes:

1: Career pinnacles and plateaus
2: Time crunch, care crunch
3: Embodied work lives
4: Good flex, bad flex
5: Racism at work

Theme 1: Career pinnacles and plateaus

Diverse work, care, health and personal life experiences mean that by the mid-years, women report a variety of employment outcomes. For some women, the mid-years have brought significant career success, recognition and a sense of achievement. For others, these years are a time of stagnation or plateauing, as career goals have been relinquished in favour of child-raising and care responsibilities. Looking to the future, some women were keen to accelerate and reinvest in their careers as children became more independent, while others worried whether this would ever be possible as the need to support ageing parents loomed on the horizon. Many wondered how their retirement futures would be affected by their work–care choices. Migrant women, particularly those who had arrived on humanitarian visas, noted that migration had disrupted their career trajectory: they were often effectively starting from scratch as their qualifications and expertise were not recognised in Australia.

For Indigenous women, the experiences commonly equated with the 'midlife collision' have kicked in well before women turn 40 and last beyond 55, as different life trajectories and care for family, community and country have very specific, sustained impacts on employment, economic security and wellbeing.

a) Career success and recognition

Many mid-years women, both onsite and hybrid workers, spoke of the pride they had in their work, whether that was through reaching senior levels or through the purpose and sense of achievement they felt in their work. Some also noted that they were taken more seriously now than they had been as younger women workers.

> ***"I finally feel, after 18 years, I'm at a point where I'm being listened to**. [...] I'll be 50 in a few months. I finally got to where I want to be. [...] I've been recognised, I now run my own team, and I do my own thing."* (Tamara, inner metro, onsite worker)

> *"People don't tend to talk down to me anymore or underestimate me and **I can hold my own at the table now."*** (Lauren, rural, hybrid worker)

The expansion of remote working has supported many women to progress their careers, although women from regional areas still noted that work opportunities were more limited for them, and they often had to travel long distances or move to the city to progress.

> *"I had to live in Melbourne for a significant number of years to get myself into a position in my corporate career where **I then got the flexibility to move regionally, and now also have that flexibility to work from home**."* (Lisa, regional, hybrid worker)

b) Stagnation and sacrifice

Many mid-years women talked about working part-time, flexibly or in less demanding roles in order to fulfil their family and caring responsibilities and/or manage their own health needs. Many appreciated the opportunity that flexible work gave them to spend time with their children while they were growing up.

> *"Has it been worth it for me to spend so much time with my children? The answer is 100% yes. **I've been very lucky that I've been able to keep my career going and spend so much time with my children**."* (Anna, part-time onsite worker, health professional)

While some women were satisfied with the choices they had made, many also noted the impact this had on their careers, such as lower pay, missing out on promotions and opportunities, boredom, low self-esteem and skills atrophy or waste. Some women felt these 'choices' were constrained – by their partner's inability or unwillingness to share caring and domestic responsibilities, by a lack of family support, by the cost and availability of childcare, and by workplace cultures that did not support the kind of flexibility that would facilitate career advancement. Lack of family support was a particular issue for women who had migrated from overseas, and for others who lived far from family, who had no family, or whose family members were unable to provide support due to, for example, ill health.

> *"In order to be able to do everything, to maintain the job and the family commitment, the parental responsibilities**, I sacrificed my career, in the sense that I am stuck in a job where I would have otherwise left many years ago**. So I stayed there because it's very comfortable and it's solid and it's safe and pays well. But 10 years on, **I am frustrated, bored, and annoyed, but I decided that that had to work for me and for my family**. As much as I wanted to, I really wanted to, I thought it was too risky to change and maybe sacrifice that flexibility that I have."* (Theresa, single mother, onsite worker)

"When returning from mat[ernity] leave, it was so hard to find a balance. I took a lower-level job, which then made me feel really shit because I'd always worked so hard for my career progression. And then it took years ***because of at that point my husband having no flex and me being that primary carer, it took years and years to get back into a senior management role again."*** (Mia, inner metro, hybrid worker)

*"****There's a financial impact****. That's the biggest one. There's also* ***your own sense of self-worth and the way that other people view you****. […] Especially if you were at a particular level before, and in order to get that flexibility, you have to go lower."* (Zara, single mother living with chronic illness)

c) Possibility for career acceleration

For many women, the mid years provide a time for career reflection and recalibration. A number of women who had taken a step back to prioritise family looked forward to re-establishing or accelerating their careers as their children became more independent. However, other women worried that they might have missed their chance or were unsure how to move into more senior or challenging roles, citing loss of skills, under-confidence and an uneven track record. Others reported finding it difficult to re-negotiate roles at home to enable them to progress at work. The perceived risk of moving into less flexible but potentially more rewarding work was felt more acutely by women in more precarious situations, for example single mothers, women with chronic health conditions or disabilities, and migrant women on temporary visas and/or with little family support.

*"****Maybe when my kids are older, I'll be able to push myself that little bit more.*** *But if I did push myself now in that job, then I wouldn't have anything left. And I struggle as it is."* (Erin, part-time hybrid worker, living with disability)

"I feel like at 51, I'm still young enough to put my foot down and try to accelerate my career. *I think, okay, I've got a good 10 years left to get to where I might've been … I just feel like, 'Okay, my kids are out of my hair now and it's all about me now.' […] I love the job and it's very interesting, but I feel like I'm capable of so much more.* ***I feel that I'm too intelligent to be in the role I'm in, that I could be in a higher paying role, higher status role. It's just how do you get out of it?"*** (Paula, full-time hybrid worker, mother of adult children)

"I've found then when an opportunity has come back for me to progress and that's important to me, I'm not easily able to hand off some of the distribution of chores … ***I still have to carry a greater load of the mental load*** *and that sort of thing."* (Annamaria, IT sector, hybrid worker)

"As a migrant, sometimes I feel hesitant to move. It's because ***if something happened to me, I have nobody to fall back on.*** *I'm just here on my own, so I need to be… so making a career move can be a bit [about] safety."* (Dolly, full-time onsite worker, mother of young children)

Indigenous women also reported having limited possibilities for career acceleration and that any change relies on their ability to access flexibility in leadership roles, specifically flexible work arrangements that respond directly to Indigenous ways of caring.

d) Uncertain retirement futures

Taking part-time, casual or low paid work to facilitate caregiving meant that many women were starting to worry about the implications for their futures, particularly in relation to retirement and super. This was a particular worry for some migrant women, whose late start in superannuation contributions exacerbated the impact of caregiving.

> ***"I'm an immigrant, so I started to have a super [superannuation] payment very late in life, so I'm really concerned about it.*** *I also look after my elderly mother who is 90 years old and Australia's regulation doesn't allow her to have any social security or anything. … So I'm very worried that I get retired and I cannot live properly to look after my health and wellbeing and become a burden on someone else."* (Carol, scientist, single mother)

Women who had worked in casual roles, in poorly paid sectors, who had had to access their super to pay for dental and medical procedures, or who had seen the impact of the COVID-19 pandemic on their super funds, were particularly concerned. Some felt they had not fully understood the impact their decisions around work and care would have on their future earnings and retirement.

> ***"Being 41 years old and having $400 in super is terrifying.*** *It should have been up around 70K. I've been working since my 15th birthday, so it's really scary, but it's a good super rate with these [employers] and I'm hoping in 10 years' time it might be looking a little bit better than what it is now."* (Donna, single mother, survivor of domestic violence)

> ***"[I didn't understand] what it would mean to take a pay cut, what it would mean to take a step back in my career, and what that means for things like future earnings and superannuation,*** *which I know all of that stuff now. And to be fair, I don't know if I would've made a different decision considering my husband is a breadwinner. I do enjoy my job. I love the time with my kids that I have. I love the team that I work with and my manager. … But I just would've preferred more information so I could have put more thought into that decision."* (Kavya, local government, onsite worker)

Indigenous women talked explicitly about needing to have access to superannuation earlier in life than the average Australian in recognition of their health challenges, care needs and shorter life expectancy. Standard rules around retirement income do not align with Indigenous women's (and men's) needs, with many much less likely to live to an age where they can access their superannuation compared to the average. See Chapter 4 on Indigenous women's experiences.

Theme 2: Time crunch, care crunch

Mid-years women commonly reported they felt stretched across busy working lives and busy home lives, with little time for rest or hobbies. For some, this was the outcome of being part of the 'sandwich generation' simultaneously caring for children and ageing parents. For others, the intensification of everyday life came from managing their own health, often alongside caring for others and maintaining engagement in paid work. Work itself was often described as "hectic" and "very busy" with high expectations of productivity not always supported by sufficient resources, leading to a sense of overwork. Many described feeling insecure in their work, worrying about redundancy, ageism and the impact of AI.

Gendered expectations played an important role here, with many women referencing the 'second shift' and uneven 'mental load' that led them to shoulder more of the domestic, cognitive and family care work than the men in their lives. These concerns were amplified in the lives of Indigenous women who are often responsible for extended family and community, country and culture and face racism in many aspects of their working life (see Chapter 4 on Indigenous women's experiences).

a) Sandwich generation and caring beyond children

Mid-years women described a wide range of caring responsibilities including children, ageing parents, neighbours and friends. Caring for sick and elderly relatives sometimes brought new challenges, such as unpredictable and/or escalating needs for support, all of which puts a crunch on time and attention available for work. Inflexible workplaces, including return-to-office mandates, exacerbated women's already complex lives. Some women described how they had changed jobs, or reduced their hours, in order to meet their relatives' increasing need for support.

> *"I live in the country. When I went for this role, it was supposed to be mainly remote. And then for some reason they're pushing for 2 days in the office.* ***It takes me 2 hours to get to the office and 2 hours to get home. I'm a carer for my mum as well as my 3 kids.*** *And there's nothing worse than dropping your car off and getting on a train knowing that if anything happens to anyone, you can't do anything, you've somehow got to get back there."* (Stephanie, single mother, regional hybrid worker)

> *"Gen X, Gen Y,* ***we are now regarded as the sandwich generation because not only do we have children, we've also got parents.*** *We've got to take care of both and we're exhausted. We're bloody exhausted."* (Carolyn, admin manager, full-time hybrid worker)

> *"The amount of housework for a family of 4, cooking etc, plus work makes it hard to find the time. There is always something else to do. To prioritise. Also,* ***I have my mum and mother-in-law who need me on my day off to send them to the doctor appointments.*** *One has cancer and other is just elderly, both do not drive and both live alone. So the responsibility is there for me to be the driver, which ends up all day."* (Mei, part-time onsite teacher)

> *"I've moved to the job I'm in now because the previous job I had, I looked after Western Australia, Victoria, South Australia, Northern Territory and just could not spend a week away every month.* ***With Mum, with falls and everything, it just wasn't feasible****."* (Angela, full-time onsite worker, cares for her mother)

Workplace flexibility is also important for women engaged in community and volunteering roles.

> ***"I also volunteer, which requires training on Thursday evenings and work flexibility during the fire season."*** (Debbie, communications manager, full-time onsite worker)

b) Gendered norms of work and care

Pervasive gender roles and norms feature strongly in the mid-years experience and contribute to women's feelings of overwork and stress.

Many women in relationships with men reported they had reduced their work hours or moved to less demanding roles to manage the ongoing and often unpredictable demands of family care. In explaining this 'choice' it was common for women to talk about the change being a 'joint' decision based on the rationale that their male partner makes more money or has a more important, demanding or inflexible job. In this sense, they explained – "it just made sense". For some, this has resulted in gendered dynamics in the household where women feel they are unable to ask partners to step up, as care and domestic work is just not seen as "their role".

> *"I took this job because it was flexible and close to home so that I could do a lot of the drop-offs, pickups, the school stuff. My husband has a business, he works 6 days a week. He's out the door at 6:30 in the morning. So a lot of the childcare responsibilities,* ***all the kind of unpaid labour at home, that is pretty much all down to me."*** (Kavya, local government, onsite worker)

Social norms and community expectations about women's role as primary carers also operate to reinforce women's 'second shift' and the mental load. Schools are perceived as making assumptions about mothers' role in childcare, with women repeatedly reporting that schools call them rather than their husband when their child has an issue at school.

> ***"I'm the one that gets the call. The schools, the daycares, it's me that gets the call, so I will be the one that takes it. ...****When I talk to my friends, they will say the same thing. ... If I haven't answered the first time, then there will be multiple times they've tried to call me and they haven't tried to call my husband at all."* (Greta, inner metro, onsite worker)

> *"People can judge me and say, 'You've got 3 teenage kids, they need you. You're at work full-time.' I agree, they do need me, but* ***why don't the dads work part-time? Why does it always fall to the females****? It's sexist."* (Grace, teacher, full-time onsite worker)

These types of gendered norms may mean that male-dominated workplaces are under less pressure to facilitate flexible working, exacerbating existing inequalities and increasing pressure on women in those workplaces. Women working in male-dominated industries, or where senior colleagues are mostly men, observed there was little understanding of the additional responsibilities they, and many female colleagues, managed outside of work. This lack of acknowledgment led to unsupportive work environments, increased stress, and decisions to downshift to part-time work in order to manage work and life.

> *"****I'm in a very male-dominated industry.*** *I'm probably one of a couple of females in large meetings and sessions. So they're very nice people really in terms of work-wise, but I think in terms of understanding responsibilities and that, I guess* ***there's no sympathy basically.*** *... At the moment, there's no opportunities to go part-time,* ***but I think the only way I can get***

that balance is actually to go part-time. *And the pay is not going to be great, but at least you can get that flexibility. But the way it is now, working full-time, I think it is really difficult trying to keep up with all the roles and responsibilities and then being there for the girls. It's just really difficult."* (Amy, IT sector, full-time hybrid worker)

c) Under-resourced, overworked and insecure

Mid-years women described the multiple layers of societal and systemic pressures they are facing, reporting that this often leads to high levels of stress and exhaustion. Economic pressures include the rising cost of living, job insecurity and overwork (due to inadequate staffing and/or workplace cultures). Women worried about ageism and the likely impact of AI on their work lives.

> *"I like what I do* ***but there's an extremely high amount of talk about AI and the nervousness of that replacing your current role****. [...] With the rising cost of living there's definitely that worry that you have to pivot or do something else. There seems to be a lot of talk of jobs being made redundant. There's definitely that, trying to keep on top,* ***and the ageism that one experiences as well****."* (Barbara, administrator, full-time onsite worker)

> *"We've had a lot of cuts and a lot of people lost their jobs in our organisation. So it's like* ***one person is doing 3 people's jobs, but the same pay****, and in community services we don't get paid very well compared to other industries, but we do what we do because we care and we want to be there."* (Elif, part-time hybrid worker, single mother)

> *"Trying to fit that full-time role into part-time hours [...].* ***They just give you the work, and we are short staffed. It's just that expectation the work gets done and you've just got to fit it into your hours.*** *Sometimes I work longer hours and days that I'm not supposed to, just trying to catch up."* (Natasha, part-time hybrid worker, public service)

> *"It feels like we never get a break, whenever there is something that we accomplished and put an end to something, then something else pops up and it just gets more and more. [...]* ***Given the current economic situation that we are in, it's like the company is trying to get you to work more, instead of hiring more people to handle the extra workload,*** *or even laying off people to kind of streamline, but the work is still there, so someone else will have to pick up that work that needs to be done."* (Ying, market analyst, full-time hybrid worker)

Indigenous women are often placed on temporary contracts, including those employed in identified roles, that is, where Indigenous identity is essential in achieving the outcomes for the role. The precarious nature of temporary contracts means they are reluctant to ask for flexibility and/or career development and training opportunities.

d) Squeezing out self-care

Mid-years women are time-poor with many expressing a sense of guilt around taking time for themselves. This is especially the case for those with children, who always feel there is something they could be doing for the household. For many, "me-time" is any time that they have by themselves (after children go to bed, doing groceries) and is not necessarily spent in a way that is meaningful to their wellbeing. Those with fewer caring responsibilities are better able to find time for themselves and are usually more satisfied with their work–life balance.

"Well, I've got young kids, and I am working full time. There's no life. There's work and kids. […] ***Would I like more time for me? Of course. But I'm in this stage of my life with young kids****, so that will change when they grow up and they don't want me."* (Greta, inner metro, onsite worker)

*"****You sacrifice time on yourself*** *or time doing something for yourself to fit everybody else's things in, sport, dinners, chores."* (Helen, inner metro, part-time hybrid worker)

"Work can be extremely busy at times and I often get caught up and do many extra hours. There are days I am sometimes there for 10–11 hours at a time. These times are hard to get the balance right and ***I end up feeling burnt out and run down, not to mention guilty for not being around for my husband, boys and elderly mum.*** *I find I then try to overcompensate for everyone else and run myself into the ground."* (Sandra, childcare centre administrator, full-time onsite worker)

Even when women are sick themselves, most worry about their teams and workloads. Almost all say they will 'push through' and keep working so as not to cause disruption in the workplace. This is also the case where unexpected time off is required, for childcare or elder care, with many reporting they save up sick leave to care for others, while ignoring their own health concerns. Women managers feel this even more strongly due to their sense of responsibility.

Many women report feeling guilty about taking time off on short notice. Some suggest this pressure is self-imposed, or a result of their "work ethic"; others note that the demands of their role make it difficult to put themselves first.

"As a manager, the balance is always heavily weighted to work. ***I feel so much responsibility that sometimes there is a cloud that follows me and interferes with my "me" time.*** *This is probably due to the hard work ethic instilled in me by my parents."* (Alison, healthcare sector, full-time onsite worker)

Hybrid workers observe they take fewer sick days compared to when they were fully office-based. This was on account of now having the flexibility to work from home when sick and possibly acquire fewer illnesses from the workplace or public transport.

"Most of the time I'll push through and keep working. *I guess I do this more now that we can work from home as it's a lot easier to login in from the next room in your PJ's than getting dressed, hair and makeup then travelling to work when you don't feel the best.* ***I feel like this is me showing my flexibility in return for theirs."*** (Nadia, single mother, hybrid-working business analyst)

This sense of reciprocity between employer and employee came through strongly in the conversations with women about flexible work. Some commented that they would work harder, or longer, or at different times, in response to employer flexibility, and often spoke about this in terms of mutual respect and 'give and take'.

Theme 3: Embodied work lives: 'Feeling it in my body'

Work can be an enabler of good health and also a cause of ill health across the life course. It can facilitate social connection and a sense of purpose and belonging, which is particularly important for some groups who may otherwise be socially isolated, including mid-years single women, newly arrived migrant women, and rural women. Employment also provides money to pay for essentials that support health: safe housing, nutritious food and healthcare.

Flexible work can provide more time for exercise and other health-promoting activities. For women with chronic health conditions and disabilities, flexible working was fundamental to their engagement in the labour market. This was even more so the case if they had caring responsibilities for other people. However, not everyone can access such flexibility. Unequal access to flexible work exacerbates other inequalities, including health.

For women in physically demanding roles, and those engaged in shift work, the mid-years bring fatigue, pain and worry about how long they can continue this form of work. For some women, the impact of menopause significantly affects their working lives and there is a sense that most workplaces have not yet taken this into account.

a) Ageing and physically demanding work

Work can be a cause of ill-health with increasing impacts as women age. Women who work in physically demanding and frontline work, such as nursing, teaching, retail and hospitality, may be forced to 'retire' early, partly because of a lack of flexibility or alternative roles. This is less acute amongst women who work in desk-based and hybrid jobs, which are often less physically taxing and can more often be adjusted to match changing or fluctuating capacities. Vicarious trauma in many caring professions, racism and 'work creep' can all contribute to poorer mental and physical health. Inflexible work can exacerbate poor health, for example by making it harder to rest sufficiently, manage symptoms or attend medical appointments.

> ***"It's just taxing on the body as you get older.*** *I love my job, don't get me wrong, but it's just the shiftwork that's just really tiring."* (Josephine, inner metro, onsite)

> ***"With events, I have to be on my feet all the time and really, really active and I'm just feeling it in my body.*** *I've got severe arthritis in one knee, and so every time I do a 12-hour gig where I'm on my feet all the time, I'm suffering the next day. And it's just really frustrating because I'm very young in the head, but my body's sort of telling me, 'Slow down, slow down.'"* (Diane, single with no children, part-time hybrid worker)

> *"Working a physical job, I'm up before the sun every morning, I'm going to work. I'm just non-stop, I'm lifting heavy things, I'm bending. I'm constantly physically and mentally on the go. Then when I get home, there's the kids to feed and … I've just finished studying a Certificate 4, just about to start another one next week. So then there's the study and the homework and then catching up with friends. There's just a constant kind of grind. …* ***I've got arthritis in my feet and my knees and my back and I'm thinking, 'How long can I go on like this for?' I love my job, I love what I do, but the physical impact of it…"*** (Karen, inner metro, full-time onsite worker)

*"**As I've got older, my shifts have gone from 8 hours to 5** and you get your tea break in between, so you're on your feet for two and a half hours before you get to sit down for 15 minutes or so, and then do it all again before you go home. And your body does accommodate to that sort of thing, what you get used to. But even the slightest change in hours**, if I was to increase the hours from 5 to 6 hours or something, your body notices straight away, that there's been a change."*** (Alicia, onsite retail worker, living with disability)

b) Menopause and reproductive health

Mid-years women are dealing with a range of reproductive health issues that sometimes affect their work, from painful periods to pregnancy or infertility, through to perimenopause and menopause. Changes in workplace culture, including reproductive leave, flexible working arrangements and open communication, have in some cases reduced the stigma and improved women's ability to manage these fluctuating issues and symptoms while maintaining their engagement in the workplace.

*"**It's the menopause. Because there are really varying degrees of how this affects women. For me, I got affected greatly and I just pretended that I wasn't affected.** Because I just didn't want to have that conversation with my managers ... I didn't want people to be viewing me as weaker or less capable because of some of the physical challenges that I was going through. [...] I also think this is one of those things that for a period you bounce back after a while, but **for a good 5, 6 years there I was just a changed person**. Couldn't sleep at night and all these things that affect you."* (Tasneem, outer metro, hybrid worker)

*"And it's the pain. I take so many hormones. I've got so much hormones going on, hormone replacement therapy just to battle the pain in my whole body. Because **I'm postmenopausal and it's just radiating pain. And it's going to work in your 50s and trying to act like you're a normal person because you're in a young workforce...** The majority of my work where I work, they're all young, and you're just tired, but you've got to pretend you're not. You know? It's a battle."* (Orla, social worker, full-time hybrid worker)

***"I have very severe endometriosis, so I live in constant pain.** So, to work around my health issues and days when I just feel horrendous is really difficult sometimes. But the organisation that I'm working for is actually really proactive in supporting people at all stages of life. **We're just about to bring in a new menopause policy at work, which I find is really amazing,** that we're actually starting to support women in the middle life."* (Jessica, manager in community sector, full-time hybrid worker)

*"My workplace has only in the last year introduced reproductive health leave, and it's been really fascinating to me just how much **reproductive health is now very openly discussed at work**... in just a year, how much that's changed."* (Jacqui, health sector, full-time hybrid worker)

c) Flexible work and mid-years bodies: managing ageing, disability and health

When flexible working arrangements work well, they allow women to adapt their work to facilitate and manage their health and wellbeing. Flexibility in the location and time of work can help

women manage their own needs, especially as those fluctuate and change. For example, women reported being able to work through minor illnesses by working from home, thereby avoiding the exigencies of commuting and the fear of spreading sickness to others. Women with chronic conditions noted that being able to adjust their hours to match their fluctuating capacities, or adjust their workspace for comfort, was crucial in enabling them to work productively without harming their wellbeing and maintaining career and economic security.

In addition, working from home can allow people to escape negative work environments (including racism and other forms of discrimination), while access to a workplace can be critical for people whose home environments are unsafe (for example, in situations of domestic and family violence) or unsuitable for work. Choice is therefore crucial to maximising the health benefits of flexible work.

> *"Without the working from home and working from the office,* ***I wouldn't be able to do my job.****"* (Erin, public service, part-time hybrid worker)

> *"****I'd be on a disability support pension if I couldn't work from home*** *because I just can't go into a workplace and stay there all day and work."* (Narelle, living with cancer, fully remote worker)

> *"For my chronic condition, [...] being able to be a lot more flexible, so that, if I'm unwell, it's not that I can't work, just going into the office, in the car sitting... [...]* ***It's very hard to get comfortable at work, no matter what ergonomic things you have.*** *Plus, too much information, sorry, but* ***if my IBS [irritable bowel syndrome] is flaring up, I can still work at home, but it's very uncomfortable to be at work with those sorts of symptoms. But at home, I could do the 6 hours but across 8 hours."*** (Hannah, inner metro, part-time onsite worker)

Flexible working is particularly critical for Indigenous women due to their broader caring responsibilities, which are often not recognised by workplace policies. Indeed, these caring responsibilities include supporting themselves and others who have experienced racism in the workplace.

Flexibility enables women to attend vital appointments for their own health and to support others. Where this is not possible, women report using annual leave and/or personal leave to attend appointments or care for family, leaving little or no leave entitlements for rest or their own illness. Feeling forced to use annual and personal leave, some mid-years women fear their colleagues and managers perceive them as unreliable workers. Conversely, proactive and supportive managers can play a pivotal role in facilitating women's access to leave provisions and other mechanisms to enhance their wellbeing.

> *"My supervisor saw it [domestic and family violence leave] in the staff bulletin, sent it to me and said,* ***'I'll find out how you apply for it. Just take the week off.*** *We'll sort it out later.' "* (Natasha, survivor of domestic violence, public service)

d) Escalating impacts of intersecting inequalities

Mid-years women who have a disability or chronic illness, are caring for children with chronic illnesses or disabilities, are single mothers and/or are experiencing domestic violence face added challenges in managing their working life with their personal life. Often, they are in less secure employment and are more financially vulnerable as they are unable to work in full-time roles. Flexible work and supportive workplaces can be the deciding factor in whether they can stay connected to the workforce or withdraw altogether. Nevertheless, some women who had taken up remote, part-time or casual work to manage their intersecting health and care needs noted the trade-offs involved in terms of pay, progression and identity.

> ***"I have a child with special needs and also care for relatives with chronic health issues. I also have a chronic health issue*** *and do need more hours due to rising costs of living but also need the flexibility so that I can adapt to my caring roles as required."* (Usha, single mother, casual hybrid worker)
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> *"I've been injured. I'm now disabled, and so I'm now looking for a completely different style of work than I've been in because I can't be on my feet. And I also need something that's going to work around children. So* ***being in care of children and having my own health issues then makes it really hard to gain employment now."*** (Holly, looking for work, education sector)
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> *"****Because I work casually, I didn't feel like I could tell my workplace [about the domestic violence****] [...] because I felt like I would lose my hours, and I was paying a mortgage and I had 3 kids. So I had to keep it to myself."* (Bianca, survivor of domestic violence, casual onsite worker)
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> *"****I quit my job because my husband died and they wanted me back in the office 3 days a week****. And I'm like 'I'm a new single parent, I don't even know what that looks like yet.' [...] That's the whole reason I became self-employed. My kids don't deal with school very well, so there's lots of anxiety from them. [...] I need complete flexibility."* (Megan, self-employed, single mother)
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> *"I'm a sole parent [...]. I have sustained an injury from a car accident, which means that option of being flexible and working from home has had to be taken up on a full-time basis. So* ***that's absolutely changed career prospects, networking progression and all of that."*** (Meena, IT manager, full-time hybrid worker)

Theme 4: Good flex, bad flex experiences of mid-years women

Mid-years women called the COVID-19 pandemic a 'game changer', revolutionising what is possible and reprioritising what is important in their work and life. Those who had experienced hybrid and flexible working were often highly resistant to returning to pre-COVID work settings such as mandated full-time onsite work. For those working in fully onsite roles, there were aspirations to access some level and form of flexibility even as they understood that their work was primarily onsite. Flexibility amongst this group of workers was understood more in terms of adjusting start and finish times, bookable leave to complete essential care or other life responsibilities, and increased understanding from bosses when managing health issues and unanticipated incidents.

For many mid-years women, flexible and/or part-time working is now crucial to managing their multiple needs and responsibilities but comes with trade-offs and sacrifices, particularly in relation to career progression and finances and savings. Women report their managers are important to making 'everything work', operating both as gatekeepers to flexibility and as role models demonstrating empathy around complex life circumstances and flexible working. For mid-years women, flexible working – and 'good work' more broadly – is as much about trust and relationships as it is about policies and processes.

a) The COVID-19 pandemic as a 'game changer'

The COVID-19 pandemic and associated changes in working arrangements was a watershed moment in the careers of many mid-years women. As well as forcing employers and organisations to rethink what might be possible, and to develop tools, policies and infrastructures to enable different working arrangements, the pandemic also gave employees the chance to demonstrate they could work productively beyond standard 9–5 site-based arrangements.

A sharp increase in awareness of flexible working arrangements has changed workplace norms irrevocably and mid-years women are clear – there is no going back. Workers whose roles require them to be onsite at all times are broadly accepting of this, but where jobs can be done more flexibly and workers are prevented from doing so, there is often resentment, indicating a change in norms that goes beyond 'working from home'. In the shift in working arrangements, many mid-years women talked about a reciprocal relationship: they had done what it took for organisations to manage during COVID-19 lockdowns, and they expected access to flexible working arrangements in return.

> *"During COVID, for businesses to still function [...] they needed people still on board. So they introduced the remote thing to their advantage. [...] And then I find that once everything goes back to normal, they don't need you now, they don't care about your flexibility. [...]* ***You needed my help during that time and I gave you that 100% remotely and all of a sudden you want everyone back in the office because it was a privilege?*** *No, it's not a privilege. It was a work–life balance flexibility that you chose to accept during a time of need for your company."* (Sophia, outer metro, full-time remote worker)

> *"I would be looking for another job.* ***I would feel deceived and let down due to us having such a difficult time in the COVID years*** *and the way our workforce pulled together and changed our entire way of living and working in one week was quite remarkable. We did*

not have flexibility prior to COVID so it was an entirely new way of working." (Renee, public servant, full-time hybrid worker)

However, this sense of reciprocity extends beyond the 'COVID effect', becoming part of a broader sense of 'give and take' from which both employees and employers benefit. Hybrid-working women are adamant that employers are getting a 'good deal' in terms of work effort and engagement from flexible and hybrid arrangements. Many women said they were able to work more productively when they could match the task to the working environment, for example working at home for focus tasks, and working onsite for collaborative tasks or when specialised equipment was needed. Many noted saving time on grooming and preparation for work, commuting or unproductive chat with colleagues. On flexibility specifically, many women noted that they sometimes worked outside their standard hours, or responded to calls or messages when not at work, in recognition of their employer's flexibility when they needed it.

> *"I'm happy to log on for late calls at night if I can take some time during the day running my daughter to dance and back or a school presentation or something.* ***It's give and take****."* (Valerie, sales support, full-time hybrid worker)

> *"I'm getting time back in my day from not having to travel into work, so* ***I'm happy to offer that little bit more time*** *to get my projects finished."* (Yvonne, single mother, hybrid worker)

Others felt an unwelcome pressure to prove they were working hard when not physically in the workplace or not working standard hours, with many noting additional surveillance from managers or colleagues.

> *"You feel you have to overachieve or show that you are earning your keep because* ***you feel like it's a privilege as opposed to a right****."* (Rachel, part-time hybrid worker, public sector)

> *"****When you're working from home, you have to be online all the time****. So that actually does cause a little bit of stress at times because if you're away and someone just messaged you on Teams [...] I think that pressure is there when you're working from home constantly trying to prove your hours."* (Rashmi, outer metro, full-time hybrid worker)

Women who worked on a hybrid basis reacted negatively to the suggestion of a full-time return to the office, noting the likely impact on their mental and physical health and their ability to manage family life. While the strongest reactions came from those with children, many of whom said they would be "devastated" and "upset", about half of all hybrid-working women stated they would most likely look for another job – even those with no children or adult children. Many of those caring for children or other family members, or managing their own chronic health conditions or disability, said they would reduce their hours or leave work altogether if they were forced into full-time onsite work. Some had already done so.

> *"Now that the office model has moved to 4 days in the office, I have made the decision that I can no longer work at this workplace.* ***I have resigned****. [...] After being diagnosed with rheumatoid arthritis and my mum's eyesight declining, I have been looking for remote roles. [...]* ***It blows my mind that they would rather lose experienced staff in this***

industry by not being more flexible with WFH [work from home]. (Valerie, sales support, full-time hybrid worker)

"I would be devastated and would have to seriously reconsider my commitment to a 5-day working week. *It would shatter all my illusions about government being a family friendly employer. I would probably be on the streets protesting outside parliament TBH [to be honest]!"* (Maeve, sole parent of teens and carer for elderly mother, public sector)

"I would reduce my hours to 50% full-time and look for a new role*. One of my kids has a disability and I am her carer. I could push more onto my husband for a few weeks but it would not be possible for both of us to work full-time long term."* (Katalin, part-time hybrid worker, carer for disabled child)

While there is some fear that workplaces will increase mandated days in the office (and some have experienced this already), most women who already worked in hybrid roles felt it would be unlikely they would be forced back to the office full-time, as their hybrid arrangements had proved mutually beneficial and effective. Workplace cultures and practices have adjusted, and women managers report high levels of confidence in managing flexible and hybrid work.

b) Flexible working makes life work better

For mid-years women, access to flexible work is often crucial to making life work. As many women noted, life is unpredictable and cannot always be neatly segmented into working and non-working hours. As well as formal flexible working arrangements, women appreciate employers and colleagues who understand them as human beings (and not simply as workers) and who take this into account where possible. However, it is clear that neither formal nor informal flexibility is equally accessible to all, and that this unequal access to flex reflects not only job roles and business demands but also power imbalances due to contractual and social precarity, discrimination and managerial caprice.

"I've got a busy home life. I've got 2 active teenage kids who play so much sport. We've got something on every night of the week and all weekend. So I use my workday to shuffle around their trainings and what they need me to do. ***I do feel like I get the balance because I've got the flexibility in my job to be able to balance my household and it's the reason I do the job I do, to be able to balance that.*** *Because I feel like if my household's balanced, then my world is balanced. If it's out of kilter, I struggle. So the 9-day fortnight and having the hybrid working model allows that to happen. … I have taken a back step. My previous role was a much bigger role."* (Lucia, outer metro, human resources)

Women who work in onsite roles, such as teaching, nursing, retail, childcare and construction, have fewer opportunities for flexible working. They often feel stressed when they need to take time off or adjust their schedules, as they know this will impact colleagues, managers and the work itself. Resourcing, particularly staffing levels, and the way jobs are designed, are key barriers to flexibility for onsite workers and for their managers who struggle to fill the gaps when workers are absent or away from site, request non-standard working patterns or make late changes to their availability.

For sectors struggling to attract and retain staff, there is a risk that more workers will leave these occupations and sectors in search of greater flexibility. Flexibility does not always mean working from home. Women working onsite expressed a desire for the ability to adjust the times they start and finish work, and for more paid leave. Onsite workers with children noted that working from home for part of the week would be more beneficial to them than additional paid leave, if that could be achieved within their role. Although onsite workers often accepted that being onsite was necessary for their role, some felt there were particular tasks that could be completed at home or offsite, and they resented restrictions that prevented them from doing so. Hybrid workers prioritised working from home or other locations over other forms of flexible working.

> *"**The ability to have flexible start and finish times would be fantastic** when I have appointments…"* (Nadene, full-time onsite worker, education administration)

> *"I'm the primary carer for someone at my house so every time I have to drive to a specialist appointment in Melbourne, I either have to use my sick leave or do it outside work hours […and…] drive to Melbourne and back in one night. **If I could leave an hour early, that would be different. But to do that I still have to take a half day of leave**."* (Sheryl, regional onsite worker, teacher)

> *"It would be nice even if we could have maybe **one admin day a month [working from home]** but they've just put a blanket ban on it."* (Jodie, regional onsite worker, social worker)

Some women expressed a preference for onsite work, including some migrant women who saw it as an important opportunity to learn about Australian work culture, build experience and socialise with colleagues. While flexible work, including hybrid arrangements, helped women to meet the complex demands of their lives, some also worried that the 'blurred boundaries' increased expectations that they would 'do it all' with little support or structural change.

c) Managers and the practice of flexible work

Managers are widely seen as both gatekeepers of flexible working and influential role models for workplace cultures.

When flexibility is implemented effectively, it builds trust, autonomy and accountability. These qualities are seen to contribute to higher productivity, improved employee satisfaction and stronger retention outcomes. However, many workers noted that a manager lottery shapes access to flexibility, resulting in inconsistent implementation and uneven outcomes across teams and organisations.

> *"It really does depend on your manager because even with people in other teams or other locations who I see work just as hard as me, they're very hard and fast about the rules, so very black and white. **Whereas I've got a manager who's amazing and very flexible and can see that my needs are important too**, as much as it works operationally. So she's really great like that."* (Louise, regional, part-time onsite worker)

> *"When I started, I was able to block out days and times, and so if they [children] had something on at school, I could work the afternoon shift or I could work the overnight shift, or I could work a weekend instead of during the week. But **we had a new manager come***

***in, which completely changed the way that rostering was done, which just didn't suit the needs of my family**." (Naomi, regional, onsite worker in healthcare)*

Women who are managers reported they can become caught between the expectations of executives, organisation-wide policies, and the realities of day-to-day team operations. When these are not in alignment, it can lead to ad hoc decision making, perceptions of unfairness or unequal treatment, and reduce their capacity as managers to offer the flexibility to staff they prefer.

> *"Not a lot of support from senior management for flexibility across the organisation. Executives work full weeks in office so assume everyone else should too. (Male managers in construction company who don't appear to have caring responsibilities / travel a lot for work.)* ***I provide flexibility to my team but Executive wouldn't be aware of that, I just do it**."* (Ashley, manager in construction company, hybrid worker)

> *"Some* ***senior leaders still have more of an old school mentality of needing to be seen in the office**. However, in our small group, the focus is on performance."* (Debbie, onsite manager with hybrid staff)

Many hybrid manager women report they find managing flexible working arrangements with staff relatively straightforward when there is established trust, open communication, appropriate tools and infrastructure, and support from their own managers and leaders. Onsite managers say they struggle more, due to operational requirements, especially in 24/7 settings, and in workplaces where leaders and peers do not support flexible working practices. Many women say they lack the tools and infrastructures to enable them to support more flexible work arrangements (for example, minimal adoption of remote meeting technology and other information-sharing tools).

> *"It's often frustrating to support flexible work to make sure I can cover all the items I need to do onsite.* ***If I had enough staff and options, flexibility will be fine but it's just not the case right now."*** (Jacinta, onsite manager, higher education)

> ***"I personally think the flexible start and end times are tricky as people are expecting me (the manager) to be available** when they are working. This makes it difficult to clock off and not be looking at emails/messages into the evening."* (Imogen, IT manager, hybrid worker)

Indigenous women also reported that access to flexibility often depends on the discretion of individual managers, with decision making shaped by racism, beliefs and biases, concerns about presenteeism, and limited understanding of Indigenous ways of caring.

d) Choice, trust and relationships make flex work

While policies, processes, employment contracts, Award provisions and workplace norms structure flexibility and shape what is possible in the workplace, women emphasised the importance of relationships when discussing their lived experience of how these provisions were implemented. Mid-years women value and expect trust from their managers and colleagues. Trust is essential for making flexible work function, and flexible arrangements are also understood as a signal of trust and respect. Flexible working therefore matters not only for what it enables people to do beyond work, but also for whether they feel respected and valued at work.

> *"I think it's really important because* ***when my manager gives me flexibility, it makes me feel valued and that they care about my wellbeing****. It also helps build trust and a good relationship, which makes me feel more comfortable and motivated at work."* (Shirin, part-time, onsite retail worker)

> *"****It's that mutual respect, I guess, with your manager*** *that if I'm asking for a day off or if I'm asking to leave to go to an appointment or to pick my daughter up from school because she's sick or whatever it is,* ***it's that respect that, 'I know you've got it covered, I know that you'll do what you need to do to rearrange your day and I know you'll make the time up.'*** *And I'm lucky that I do have that." (Yvonne, single mother, hybrid worker)*

> *"My company is one of the only companies that's ordered us back to work 100% of the time in the office.* ***Even with the Fair Work Act, we put in applications for flexibility, which were all denied. And it's just very not trusting****, even though it's such a toxic workplace that if you don't work hard you won't survive. So if you're there, you're a hard worker, but it's just a thing of no trust."* (Mariana, part-time onsite worker, cares for elderly father and young children)

Women with less labour market power or job security often find it harder to request flexible arrangements, fear negative repercussions, and worry about how such requests will be perceived by managers and colleagues. This includes Indigenous women, migrant and refugee women, particularly those on temporary visas, culturally and racially marginalised women, women in junior roles, and those in insecure or casual employment. These dynamics reinforce and compound existing inequities and vulnerabilities at work.

> ***"I came as a refugee...*** *I think that shaped requesting my flexible working in my position,* ***when I started in the beginning, I couldn't even request that."*** (Mabel, 10 years in Australia, full-time onsite worker)

> *"When they announced the mandatory 4 days [in the office], I suggested I try to apply [for flexible working arrangements] on the basis of my health due to my rheumatoid arthritis as I knew my doctor would support this, and* ***I was told by my manager that 'I worry that will put a black mark against your name with head office.'"*** (Valerie, sales support, full-time hybrid worker)

While flexible work and cultural leave policies exist, Indigenous women find them difficult to use due to excessive racially motivated scrutiny and suspicion from management and colleagues.

Flexible working is not sufficient to create 'good work', but women see it as part of a working culture in which they are valued and respected.

> *"I think flexible working arrangement is only one component of... broader issues in the organisation. So, like, you know,* ***you can have the flexible working arrangements and all of that, but if I'm not recognised, if my work is not really recognised or valued****, [...] you can have all this flexibility, but you would be a very unhappy person."* (Sanja, migrant, full-time local government worker)

> *"People are more motivated to work harder if they feel respected. That's what all the research shows. [...]* ***When people feel valued and when they feel respected, they're***

infinitely more productive. *They'll work harder and they'll work more hours. And they'll be more productive in the hours they are working. But* ***when you're trying to fit people into this box because you don't know how to deal with flexible work arrangements,*** *like 'OK we're all going to come into the office 3 days a week'...* ***Then people are feeling overwhelmed, people are feeling resentful*** *[...] because it may or may not work for them. Then it doesn't make you feel like individuals."* (Kristy, full-time hybrid worker for international company)

Chapter 4 Indigenous Women's Experiences

In the yarning circles, Indigenous women said flexibility in the workplace was most often experienced through the lens of workplace racism. This is the fifth thematic finding. While there was clear synergy with findings from the main sample, as discussed in the earlier analysis, Indigenous women's accounts consistently foregrounded racism as a core factor shaping their experiences of flexibility at work. The theme of racism at work draws directly on the experiences shared by Indigenous women in the yarning circles.[20]

> *"As an Aboriginal woman, I don't feel safe in this country. You carry that before you even get into the office."*
>
> *"Racism [is] being followed, we've experienced that from the disability space as well, like we've been asked to leave restaurants and cafes."*
>
> *"They're always watching anything and everything I do and trying to question me, like even if I'm just purely walking to the bathroom or to get a student, it's like they'll stop me and question me about culture just to try pull me up on something."*

Theme 5: Racism at work

In all yarning circles, Indigenous women spoke of how flexibility in the workplace was always experienced through the lens of racism. They consistently shared insights about how racism impacted their ability to access flexible leave provisions (such as carer and cultural leave) and flexibility in where, when and how they worked. In turn, this adversely affected their ability to access career development opportunities and progress in their career.

There are four particular ways racism at work expressed itself in Indigenous women's experience of workplace flexibility. While flexible policies may exist, they are often nullified by:

- non-Indigenous people's ignorance of Indigenous ways of caring
- the prevalence of 'boss-based' flexibility
- deep-seated managerial distrust and hyper-surveillance (the "double jeopardy" of being Blak and female)
- the flow on effect this all had in limiting Indigenous women's career development opportunities and progress.

Given the prevalence of workplace racism in Australia, evidenced by not only the yarning circles but the Gari Yala findings,[21] it is unlikely further policy decisions will create the impact we need for Indigenous women until the underlying cause is addressed.

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[20] Given the small and familiar nature of the Aboriginal and Torres Strait Islander community, descriptors have not been attached to quotes to preserve anonymity. See the Appendix for more details on research methods.
[21] Jumbunna Institute of Indigenous Education and Research (2020) *Gari Yala (Speak the Truth): Centreing the Experiences of Aboriginal and/or Torres Strait Islander Australians at Work*, Jumbunna Institute, Sydney; and Centre for Indigenous People & Work (Young, N., Gilbert, J., Evans, O. and O'Leary, J.) Gari Yala 2 (Speak the Truth): Centreing the Work Experiences of Aboriginal and/or Torres Strait Islander Australians in 2025-2026, Sydney, CIPW

a) Ignorance of Indigenous ways of caring

For workplace flexibility to be fit for purpose for Indigenous women, organisations must recognise and respond to Indigenous ways of caring. Current limitations of flexibility arise because non-Indigenous organisations, managers and employees define care in very narrow ways which ignore Indigenous women's lived realities.

Indigenous women take on an enormity of roles within families and communities, arising from a larger cultural approach to family and the way in which these place additional duties on them. Caring extends beyond immediate family to include supporting parents and Elders, aunties and uncles, siblings' children (nieces/nephews), cousins and partners' children as well as those with disabilities or chronic health issues. Indigenous women can also experience their own health care concerns or be domestic violence survivors (most often at the hands of a non-Indigenous partner).

> ***"For our mob, we are the system. Our families are our support systems.*** *And in a lot of cases for us, our families have had a lot of breakdowns. Our families have broken down so that in some families we only have one or two fully functioning people and even then that's stretching it."*

> *"My dad is one of 11, and only 3 of them had kids.* ***I was a single mum, and when my kids were younger, I wasn't working. So I became the carer for all my uncles by accident. But that meant for continuity of care, continuity of care for them as they're ageing more****, there's that responsibility because I know all their health history for good or bad. And then I think by default that also extended out to like a nephew who had a brain tumour."*

Indigenous women spoke of how caring also involves supporting themselves and their families when being targeted in the workplace with racism, unfair wages, and promotion-limiting management attitudes. They described the heavy toll this had on their own and their family's psychosocial safety and wellbeing, and how this compounded the demands of their caring roles.

> *"So you carry all that extra weight into every workday. So* ***it's almost like you're carrying this massive load on top of being the only [Indigenous] person sometimes in your team.*** *So you're carrying another load and then trying to prove yourself in your role, which is another****... you just get so exhausted and people go, 'oh, you're so resilient'. Well, you have to be because if you're not, you don't have a job,*** *you don't have a pension, you can't support, you know, people when they come to you."*

Ignorance about Indigenous ways of caring was a key friction point for Indigenous women when trying to access flexibility. This is because the entitlements for these provisions are often standardised and based on a non-Indigenous man. Non-Indigenous managers and team members are often ignorant of and/or resistant to responding appropriately to Indigenous ways of caring.

> *"**HR just washes their hands of anything to do with race**... it's incredibly frustrating."*

This meant Indigenous women were sometimes forced to choose between their family and community needs and their job. One woman had to leave a role to care for a niece with cancer when their employer refused flexibility; while other women who lived in remote regions were forced to leave jobs when they could not access meaningful flexibility.

> *"You **can't keep a job because you have to take care** of your family, or because you need time off to take care of your own health, or you want to take time to study."*

An understanding of Indigenous women's lived experiences and ways of caring should be embodied in all future policy decisions regarding work, with particular attention placed on carers' provisions, education reform, access to superannuation and workplace conditions, including leave. This understanding must span the differing experiences in rural, regional and remote locations.

b) Boss-based flexibility

For workplace flexibility to be genuinely accessible for Indigenous women, governments must enact policy that prevents "boss-based flexibility" and instead provides clear standardisation across workplaces that is unable to be interpreted differently by managers.

> *"Flexibility is great as a policy**, but in practice it is boss-based."***

One of the greatest friction points for Indigenous women accessing flexibility was "boss-based flexibility", where flexibility was dependent on the discretion of individual managers, whose decision making was often influenced by racist beliefs and biases, fear of presenteeism, and lack of understanding about Indigenous ways of caring. For example, one senior executive was told by her boss that she had to come into the office because she was "Aboriginal", while other non-Aboriginal staff were permitted to work from home. Indigenous women also shared:

> *"When I came back from maternity leave as a single mum, I thought they wouldn't give me flexible work arrangements. I couldn't go back to my full-time job, and **the boss kind of coerced me into doing like one day less because I couldn't do the late-night run**."*

> *"My boss did not believe in flexibility. So he not only made you get in by 8:00, so that would kill you, but you didn't leave until he left. This is in government – every government agency is not the same. **It's about your boss is what I found and he would dictate what it looked like. He didn't believe in flexible working because he didn't like it**. Full stop. He liked to be in the office, but he had an office. He could close the door and he didn't know what he was doing and he could go wherever he wanted because he was a boss. Whereas we were expected to be in before him and after him."*

> *"It's the flexibility of ensuring that I maintain my cultural integrity without that stress of **having to continually try to justify why to people who don't understand**."*

c) Distrust and hyper-surveillance

For workplace flexibility to be effective for Indigenous women, organisations need to address the distrust and hyper-surveillance experienced by Indigenous women when working flexibly. This can be achieved by proactively addressing the racism that fuels suspicion, standardising access to flexible work provisions, and encouraging a culture of productivity versus presence.

Indigenous women's experiences of flexibility focused on whether there was organisational trust. While flexible work and cultural leave policies exist, Indigenous women find them difficult to use due to excessive scrutiny and suspicion from management and colleagues. Many women spoke of how, as Blak women, they were not trusted:

> *"Trust is pretty few and far between generally in workplaces... but* ***for Blak women, I feel like there's a double jeopardy."***

> Some women avoided using flexibility entitlements or asking for time off for fear of being perceived as "slack".

> *"I always used to come into the office whether I had the option to work from home or not, because...****I felt I had to work twice as hard*** *as everybody around me to avoid any of the stereotype."*

Others spoke of how when they did access flexibility they were 'hyper-surveilled' in their workplaces and subject to excessive scrutiny.

> *"Some of my meetings literally are meeting mob over lunch... people that are reluctant to come into schools because of past trauma, so I'll go and have those meetings offsite just so that they're more comfortable in like a generic cafe or it's neutral land for both of us and...* ***I still get comments about how much time I'm offsite****, 'Just ducking out to meetings?' or 'Oh, there she goes again. Like she's signing out yet again. What's the excuse this time?'"*

In many cases, this scrutiny manifested in excessive documentation requirements.

"Last year [my organisation] introduced cultural leave, 3 days of leave...This year ***I went to use 2 days and the amount of explanation that I had to give****...they wanted me to sign a stat dec ...I don't feel particularly culturally safe discussing these types of things."*

d) Career blocks

The pervasive practice of boss-based flexibility, distrust and excessive scrutiny, and the assumption that all senior roles require physical presence five days a week are blocking career progression for Indigenous women.

> *"Particularly with that working from home... I'm at the ceiling of that.* ***I will not be able to progress in my career here unless I'm prepared to do that commute."***

> *"It's an absolute inhibitor and the main reason why I won't go for [leadership] roles...****no Director and Executive Director roles are work from home****."*

Flexibility was also often granted as a debt to be repaid, eating into Indigenous women's valuable professional development time.

> *"You build up goodwill in a bank... you work hard, you deliver, you work extra hours... but often to participate in cultural activities or to do what you need to do from a cultural responsibility perspective, you're drawing on that – like it's never a free pass.* ***You've actually got to work it off or pay it off or use it against some of the goodwill that you've built up."***

Lack of employment security was also discussed, including how this restricted career growth and made requesting flexibility difficult. Many Aboriginal-identified roles are "temp contract year to year" requiring the employee to reapply annually. This job insecurity prevents Indigenous women from pushing for flexible arrangements because they fear losing the job entirely, inhibiting long-term career planning.

Another critical issue Indigenous women identified was the lack of early access to their superannuation, noting the lower life expectancy of Indigenous peoples. Women shared:

> *"I've had this conversation, you know, multiple times around the fact that we need our superannuation earlier. Like I look at now* ***being 57 that maybe I've got another, if I'm being honest, like 10, maybe 20 years of actually being able to do stuff****. But when I say that out loud where I work, people go, 'Oh no, but that was, you grew up in a different time. You know that statistic doesn't, like that's not your statistic'. And I'm like, no, that is my stat.* ***That is my statistic****."*

Chapter 5 Conclusion: Mid-Years Women and 'Good Flex'

Data presented in this working paper highlight the successes, strains, hopes and challenges that Australian mid-years women face in their everyday work, family and community life. The 'collision' of mid-years career demands, peak gendered family care responsibilities and, in many cases, personal health challenges and economic responsibilities creates a persistent time and wellbeing crunch for most women.

Good flexible working arrangements are identified as an important tool that can support mid-years women to manage time pressure and competing responsibilities in ways that protect wellbeing and economic security.

Mid-years women report their experience of flexible work as variable, especially across industry and occupation. Onsite workers have very limited opportunities for flexible working arrangements on account of the specific design and demands of their work. Nevertheless, women working in onsite jobs would like increased flexibility in working hours and access to paid leave, and, in some cases, location, where the demands of the job would allow this. Where flexibility is perceived as being withheld unreasonably (i.e., due to rigid policies or leadership edicts), women interpret this as a lack of respect and trust.

Hybrid workers are already exercising flexibility in work location and sometimes working hours. In many cases women report these flexible arrangements are working well for them, but in others flexible work is designed to suit the needs of employers, leaving workers feeling insecure.

Managers report varying levels of satisfaction with their capacity to implement flexible working arrangements in their teams. Some report they are often under pressure to limit flexibility due to workplace resource constraints, delivery timelines, or inadequate tools and infrastructure. Others report the advantages of supporting flexible working for their teams and themselves, including increased productivity, retention and mutual respect and reciprocity.

In Table 9 below, we summarise the variable experience of onsite and hybrid workers in this study using the conceptual frame of 'good flex/bad flex' developed by Cooper et al. (2024) and discussed in Thematic Working Paper No.1, 2025.

Where flexible work reflects the criteria of 'good flex' – that is, worker-oriented arrangements that provide real choice and control over working – mid-years women report high levels of satisfaction, productivity, security and wellbeing. For onsite workers, 'good flex' is experienced as work arrangements with clear boundaries; access to adequate paid leave; ability to change start/finish times or shifts; and security of tenure. For hybrid workers, 'good flex' is experienced as control over work hours and location, and an employer focus on output rather than presence. Under 'good flex' arrangements, mid-years women feel trusted to meet the demands of work, to work when and where they are most productive, and to manage the many domains of their lives that also demand their attention. Reclaiming time previously spent on commuting and work-related grooming provides time and energy for valuable life activities. Onsite and hybrid workers report access to 'good flex' enhances their productivity and wellbeing. This contrasts starkly with the conditions of 'bad flex' – that is, employer-oriented flexibility where hours, scheduling and work

organisation are primarily controlled by the employer, and where workers have limited scope to negotiate – which deliver insecurity, vulnerability and exhaustion for mid-years women.

Table 9: Mid-years women and flexible working

	Bad flex → Good flex	
Onsite	• Rigid shifts • Shifts at managers' discretion • No control / choice over when and where work is done • Repercussions for requesting flex • Reduction in hours seen as only option to manage life and work • No flex, arbitrary or unjustified denial.	• Clear, well-justified boundaries • Paid bookable leave • Change start/finish times • Adequate notice of roster and ability to change shifts • Security of flex arrangements • Equitable and fair access to flex • Openness to alternative working hours/location
Hybrid	• Rigid 'flex' arrangements and lack of control • Intensification of work • Surveillance • Hyper-availability • Blurred/porous work-life boundaries • Flex driven by business needs only • Informal arrangements and uncertainty • Inequitable access to flex	• Control over work hours and location to meet needs of role and other life demands • Focus on work output/outcomes not presence • Productivity enhancing • Trust and mutual respect • Equitable and fair access to flex • No repercussions for requesting/practising flex

What is most striking about mid-years women and their access to, and experience of, flexible working is the connection they draw between 'good flex' and respect. Amongst mid-years women, access to good flex that recognises the demands of life outside of work, is interpreted as a sign of employer and manager respect and trust. This is highly valued and sought after by mid-years women. Women in this study were clear that – where they had the power to do so – they would choose workplaces that understand and practise 'good flex' and would leave workplaces that reneged on flexible arrangements. However, it is also clear that power imbalances and social inequalities mean this choice is not equally available to all women, and it is important to ensure that equality, respect and worker protection are part of these conversations to ensure the 'good flex' gap does not widen.

Appendix Centring women's voices as methodology

The qualitative data includes insights from 397 women, representing the experiences of a wide range of mid-years women from metropolitan, rural and regional Australia and a variety of demographic groups. The sample is not designed to be representative of the rich tapestry of all Australian women's experiences. However, the groups in the sample ensure that the specific experiences and voices of women from many of the communities of women who are under-represented and overlooked in research on work and economic security are highlighted.

Research participants and qualitative methodologies

Qualitative data collection amongst mid-years working women aged 40–55 years was undertaken in 3 tranches between September and November 2025: Aboriginal and Torres Strait Islander yarning circles; general and specialised cohort focus groups; and general cohort discussion boards (see Table A1). All data collection was undertaken online, led and facilitated by skilled facilitators. Yarning circles were designed, managed, facilitated and analysed by Aboriginal and Torres Strait Islander researchers from the Indigenous Centre for People and Work, a joint initiative between the UTS Jumbunna Institute and the UTS Business School.

Table A1. The 3 tranches for qualitative data collection

	Tranche 1	Tranche 2	Tranche 3
Cohort	Aboriginal and Torres Strait Islander	General and specialist groups	General and managers
Qualitative method	Yarning circles online	Synchronous (real-time) online focus groups	Asynchronous online moderated discussion boards
Number	35	221	141
Month	September 2025	September and October 2025	October 2025

Women in focus groups and yarning circles were recruited to reflect the broad makeup of the Australian workforce, and allocated into groups reflecting common attributes to enable conversation around points of similarity (e.g., either hybrid or onsite work; living in regional areas; experiences of disability or chronic illness; caring responsibilities) and to capture a wide range of diverse experiences (e.g., from across all states and territories; different sectors of work; full-time, part-time and casual workers). Women in the synchronous and asynchronous focus groups were recruited from across Australia via a social research company and community organisations, in line with the project's ethics approval and the sampling framework outlined below.

Tranche 1

A total of 35 Aboriginal and Torres Strait Islander women took part in 7 yarning circles of various sizes (see Table A2). Participants included workers from metropolitan, rural and remote locations, engaged in onsite and hybrid work, those with various caring responsibilities and health concerns. This included women in leadership positions, and a mix of women in full-time and part-time roles. Yarning circles focused on women's working lives and priorities, flexible working, care of self and others, and their managers' roles in flexible working.

Table A2. Tranche 1: Yarning circles with 35 Aboriginal and Torres Strait Islander women

Yarning circle	No. of Women aged 40–55
1	4
2	9
3	6
4	11
5	3
6	1
7	1
Total	35

Yarning circles: The process of yarning is a culturally grounded data collection method that supports sharing of lived experiences in cultural safety. It acknowledges the role of the oral recount process and storytelling techniques conducted by Aboriginal and Torres Strait Islander people and is accepted as a way of sharing knowledge. It has been used by the Aboriginal and Torres Strait Islander researchers on this project for over a decade in the employment sector.[22]

Tranche 2

A total of 221 women participated in live (synchronous) online focus groups. Job mode (onsite/hybrid) and geography (regional/rural; outer metropolitan; inner metropolitan) were prioritised in organising these focus groups, alongside care, employment and demographic status. Specific demographic groups were also included to centre the experiences of women workers who are often marginalised in mainstream data collection (see Table A3). Women from these demographic groups are also represented in the broader sample, but not explicitly identified as such. Synchronous focus groups usually had seven to 10 participants, facilitated by one or two moderators. The discussions in these groups focused on everyday working lives, how women (try to) manage work alongside their personal lives and other commitments, goals and aspirations, flexible working and ideas to improve women's working lives.

[22] Young, N., Gilbert J. & Allison, F. (2024) Yarning about employment: Indigenous research methodology application in the employment sector, in A. Blackham and S. Cooney (eds) *Research Methods in Labour Law: A Handbook*, pp. 349–364, Edward Elgar Publishing, UK; Jumbunna Institute of Indigenous Education and Research (2020) *Gari Yala (Speak the Truth): Centreing the Experiences of Aboriginal and/or Torres Strait Islander Australians at Work*, Sydney.

Table A3. Tranche 2: Synchronous focus groups, with 221 women

Mid-years women participating in the labour market aged 40–55		
	Job requirements	
Location	*Work onsite*	*Work hybrid/remote*
Outer metro	3 groups (n=22)	4 groups (n=33)
Inner metro	2 groups (n=16)	2 groups (n=16)
Regional/rural	3 groups (n=22)	3 groups (n=24)
• Mix of women with primary care requirements (providing unpaid day to day care for children under the age of 18, someone with a disability or chronic illness, elderly family member) • Mix of employment type (full-time, part-time, casual and actively looking for work), household status, income, states.		
Specific demographic groups		
Living with disability and/or chronic illness	2 groups (n=14)	
LGBTQIA+	2 groups (n=15)	
Migrant and refugee women	4 groups (n=16)[23]	
Survivors of domestic and family violence	2 groups (n=15)	
Single mothers	2 groups (n=15)	
Single women without children	2 groups (n=13)	

Synchronous online focus groups: The synchronous online focus groups involved live facilitated discussions conducted verbally, with some use of the meeting chat function. This mode of focus group captures spontaneous reactions in real-time and shows how people reply to questions on the spot. This enables the moderator to detect when topics or questions are hard to understand or need further explanations and to respond to those needs as required. This means that issues that elicit little discussion can be moved on from quickly, while more complex topics can be talked about in greater depth. Moderators can clarify points of confusion and can facilitate discussions between people with varying experiences to draw out the nuances and comparisons.

Tranche 3

A total of 141 women participated in six asynchronous focus groups via online discussion boards, to deepen our exploration of themes raised in Tranche 2. Each discussion board took place over the course of three days, with new questions or prompts released each day. These groups were also segmented, with three groups each for onsite and hybrid workers; two groups for women with children under the age of 21; and two groups for women in managerial positions (see Table A4). Asynchronous focus groups had more participants per group, with 20–25 participants in each

[23] Recruitment for the specific migrant and refugee women focus groups was undertaken with the support of *Professional Migrant Women* and *Settlement Services International*. The project leads ran four focus group discussions. An interpreter was present for one focus group to support Arabic speakers who were recent humanitarian arrivals in Australia. The data transcription and analysis were completed by the leads and then woven into the analysis for the whole cohort. These focus groups were not designed to be representative but sought to ensure that the specific experiences and voices of migrant and refugee women in Australia were included.

group, facilitated by two experienced moderators. The discussion in these groups focused on women's working lives and priorities, flexible working, care of self and others, and their managers' roles in flexible working. Managers were asked about their experiences of managing flexible working arrangements. Strategies for improving access and experience of flexible work were also canvassed.

Table A4. Tranche 3: Asynchronous focus groups, with 141 women

On-site workers		
Children under 21	**No children under 21**	**Managers**
1 group (n=25)	1 group (n=23)	1 group (n=24)
Hybrid and remote workers		
Children under 21	**No children under 21**	**Managers**
1 group (n=25)	1 group (n=23)	1 group (n=21)

Asynchronous online-over-time focus groups: Asynchronous online focus groups (also known as online-over-time focus groups) involve structured interaction among a selected group of participants over several days (three in this study) via a closed online platform. The method combines prompts, short polls, and multimedia responses to maximise participation, with participants able to view and engage with others' contributions through comments and likes.

The online-over-time focus group research method offers a confidential and flexible way to understand how people experience work and careers. The anonymous digital platform format allows participants to share insights about work quality, career progression, leadership, workplace culture, plans and aspirations for future careers — without fear of judgment or repercussions. By engaging participants over a period of several days, this format is used to track how attitudes evolve in response to different stimuli and scenario settings, providing deeper insights into workplace and career challenges and opportunities. Asynchronous focus groups typically involve more participants per group than regular synchronous focus groups.

Analytical methods

Tranche 1 Yarning circles: Yarning circles were audio recorded and transcribed in full for analysis. Transcripts and facilitator reports were analysed using a high-level iterative analytical process, built on Indigenous yarning principles and themes, and undertaken by Indigenous team members. Preliminary findings from each yarning circle were tested with future sessions to assess themes and commonalities.

Tranche 2 Synchronous focus groups: Focus groups were audio recorded and transcribed in full for analysis. In addition, each focus group was observed by at least one member of the research team, who recorded analytical memos identifying key themes, points of tension and other elements that might not appear obvious in the transcribed recordings. The focus group moderators also wrote their own reports of the focus groups. These transcripts, memos and reports were analysed using a high-level iterative analytical process.[24] Preliminary findings from

[24] See note 20 for details about the specific migrant and refugee women's focus groups.

the synchronous groups were used to refine the discussion guide for the Tranche 3 (asynchronous) focus groups.

Tranche 3 Asynchronous focus groups: Asynchronous focus group data transcripts and video recordings were thematically analysed by the research team using the thematic codes developed in Tranche 2 and further developed, particularly in reference to manager data that was specifically collected in Tranche 3. Separate analysis provided by the discussion board moderators was also used to further develop thematic codes and analysis.

The research team used thematic analysis of the three tranches of qualitative data collection to generate the findings on mid-years women's experience of work in general, and flexible working in particular, as outlined in the paper.

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