WOMEN AND GIRLS IN TASMANIA FACT SHEET 2018

\$ FINANCIAL SECURITY





The financial opportunities for women and men in Australia are different. Life experiences, such as having children, and social factors, such as lower wages, impact on women's financial security across their lifetimes. On average, women earn less than men, work in jobs that are lower paid and work part-time and take time out of the workforce to care for family members. These factors impact on the financial security of women throughout their lives, often resulting in financial disadvantage in retirement.

Women and girls make up 51.1 per cent of the Tasmanian population, but are consistently under-represented in senior leadership positions in our community. Women wanting to pursue leadership can experience barriers – structural (unconscious bias, outmoded beliefs about leadership), situational (lack of flexible working hours, or child care), and personal (women are less likely to express interest in leadership roles if they do not believe they can address every aspect of the role. In 2018, for the first time Tasmanians elected more women than men to its Lower House of Parliament – an important moment in our history, and a step along the road to equality.

What is the gender pay gap?

The gender pay gap is the difference in men's and women's earnings, expressed as a percentage of men's earnings⁸. In the majority of industries in Australia, on average, women earn less than men.

In August 2018, Australian women were earning 14.6 per cent less than men, for full-time, ordinary hours of work.⁹ The gender pay gap in Tasmania in 2018 is 9.7 per cent, or \$137.40 per week less than men.¹⁰ This is the lowest gender wage gap in the country.

The gender pay gap in Tasmania in 2013 was 9 per cent (\$116.80) and in 2016, it was 14.4 per cent (\$173.60).¹¹

In many professions, the gender pay gap arises in the first year after university graduation. Starting salaries for male graduates in Australia were on average higher than female graduates by 1.8 per cent or \$1,100 per year. The average pay gap for postgraduate students is 16.5 per cent, with males earning \$15,000 per year more than their female counterparts. In different professions the gender pay gap is higher than the average, for example in dentistry it is 20.6 per cent, 13 per cent in architecture and 7.9 per cent for law graduates.¹²





Source: Australian Bureau of Statistics, 2018, ABS Cat No 6302, Average Weekly Earnings, Australia and Tasmania, (Dollars) trend, ABS, May, Canberra.

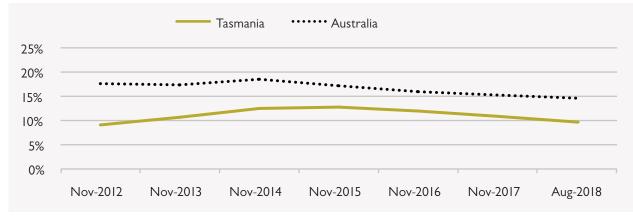


Figure I. Gender Pay Gap Over Time, Tasmania and Australia, 2012-2018

Source: Australian Bureau of Statistics, 2018, Average Weekly Earnings, Australia and Tasmania, (Dollars) trend, May 2018, Catalogue 6302, ABS, Canberra

Why is there a gender pay gap?

Some of the social factors that contribute to the gender pay gap in Australia include:

Women's interrupted work patterns: women take time out of the paid workforce after having a baby, or to care for children or other family members, resulting in an uncertain attachment to the workplace and reduced opportunities for career advancement.

Industrial and occupational segregation: industry sectors, such as nursing, teaching, hospitality and childcare are lower paid and less secure than those traditionally dominated by men for example, STEMM related jobs (that is science, technology, engineering, mathematics and medicine.)

The under-representation of women in higher paying senior and leadership roles: this can be due to discrimination, conscious and unconscious bias in recruitment and promotion processes and women's perceptions of their own capabilities for leadership.

Education and training

Women in Tasmania are more likely than men to enrol in university undergraduate and postgraduate courses, and more likely to complete their course. In 2017, women made up 64.9 per cent of undergraduate enrolments and 61 per cent of postgraduate enrolments at the University of Tasmania.¹³ For higher degrees by research, the gender split is relatively equal with women making up just under half of enrolments (49 per cent).

A major organisational restructure of the University of Tasmania means that it is not possible to draw a direct comparison of the 2017 student completion data with previous years. However, the data does show that the total percentage of female completions has increased in both undergraduate and postgraduate courses each year from 2012.

The number of women completing undergraduate courses at the University of Tasmania since 2012 has increased from 53.5 per cent of all undergraduate course completions¹⁴ to 62.5 per cent in 2017. Similarly, the post graduate course completion rate by women has increased to 74.6 per cent in 2017, up from 67.5 per cent in 2012.¹⁵ See Tables 7 and 8 for course completions in 2012 and 2014.

As shown in Table 7, female completion rates across faculties increased in all undergraduate courses, with the exception of education and health science, where there was a slight decrease between 2012 and 2014. The completion rate for females in the STEM disciplines increased significantly between 2012 and 2014.

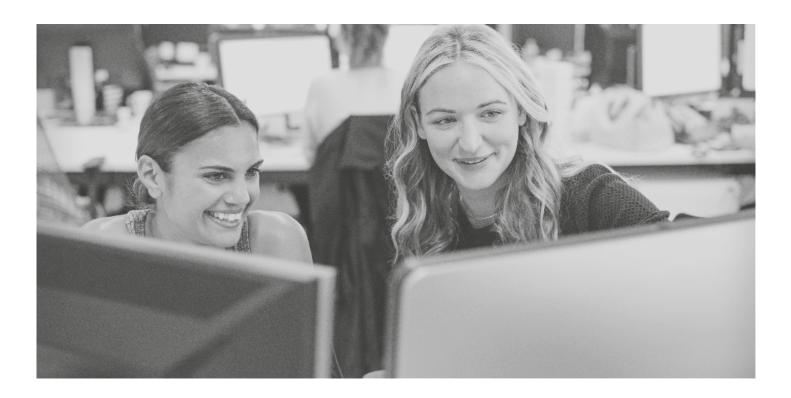
Table 8 shows an increase in female completions of postgraduate courses between 2012 and 2014 in the Australian Maritime College, Business, the Arts and Business faculties.

	Female	Male	% Female	
College of Arts, Law and Education	1,023	416	71.1	College of Ar Law and Educ
College of Business and Economics	274	74 234 53.9		College of Bu and Economic
College of Health and Medicine	1,098	370	74.8	College of He and Medicine
College of Sciences and Engineering	320	598	34.9	College of Sci and Engineeri
University College	58	50	53.7	Total
Total	2,773	I,668	62.5	

Table 5. Completions in undergraduate bachelor and pre-degree courses by College, Tasmania 2017

Table 6. Completions in postgraduate coursework and research degrees by College, Tasmania 2017

	Female	Male	Unknown	% Female
College of Arts, Law and Education	301	143	I	67.6
College of Business and Economics	341	199		63.I
College of Health and Medicine	I,467	216		87.2
College of Sciences and Engineering	123	201		38.0
Total	2,232	759	I	74.6



In vocational education and training (VET) studies, women made up less than half of all 2017 enrolments at TasTAFE (39 per cent). Women comprised 39.6 per cent¹⁶ and 44.5 per cent of student enrolments in VET studies in 2015 and 2012, respectively.¹⁷ Women continue to have slightly lower completion rates of TasTAFE modules than men, 80 percent compared to 83 percent in 2017.¹⁸

Faculty	2012	2014	
Australian Maritime College	15.3	22.3	
Arts	60.2	64.7	
Business	51.4	55.3	
Education	79.2	75.9	
Health Science	74.0	73.9	
Law	59.7	61.2	

Table 7. Percentage of female undergraduate coursecompletions by faculty Tasmania, 2012 and 2014

Source: University of Tasmania, Management Information and Reporting Unit, 'Course Completions by Faculty and Gender' 2012, 2014, University of Tasmania, Australia (unpublished data)

36.9

53.5

43.5

58.I

Table 8. Percentage of female postgraduate course completions by faculty Tasmania, 2012 and 2014

Faculty	2012	2014		
Australian Maritime College	29.8	33.3		
Arts	58.7 61.7			
Business	54.4	54.2		
Education	73.6	70.2		
Health Science	87.7	86.7		
Law	60.8	56.4		
Science, Engineering and Technology	46.0	44.2		
Total	67.5	68.8		

Science, Engineering and

Technology

Total

Workforce participation

Women's participation in the labour market (that is, either employed or looking for work) has increased over time. As at October 2018, 57 per cent of Tasmanian women were participating in the workforce. This is an increase of 2 per cent from 2013.¹⁹

The number of Tasmanian women employed in full time work has remained relatively stable over time. In October 2018, there were 55,200 women in full time paid employment. This is an increase of around 1,100 women since 2011.²⁰

Tasmanian women are much more likely than men to work part-time. As at October 2018, 65,600 Tasmanian women (or 55 per cent of women in paid employment) worked part-time, compared to 30,600 men (or 23.2 per cent of men in paid employment).²¹ This means that more than one in every two women in paid employment are in part-time jobs. For Tasmanian males working part-time, the figure is closer to

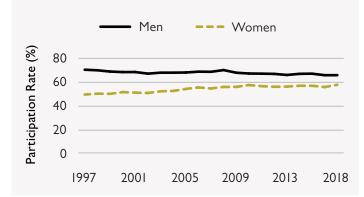
one in four. As Figure 4 shows, there has been an increase in the number of people working part-time for both women and men over time.22.²²

There were 23,423 one parent families in Tasmania in 2016. In 80.6 per cent of these families, women were the sole parent.²³ This is a slight decrease since 2011, when women were the sole parent in 81.5 per cent of one parent families.

In 2016, of all sole parent families in Tasmania, 25 per cent of parents were employed full-time and 25 per cent worked part-time.

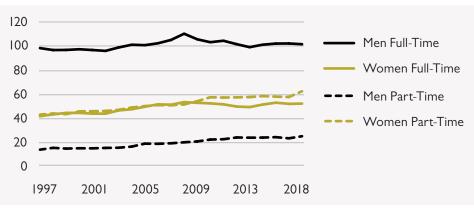
According to the ABS Childhood Education and Care Survey, in June 2017, 60.5 percent of sole parent families in Tasmania used some type of work arrangement to provide care for their children. This includes using flexible work hours, parttime work, working from home or other arrangement. However, this survey does not provide a gender breakdown of these data.²⁴

While men in Tasmania are slightly more likely to be unemployed than women, 6.4 per cent compared to 5.7 percent, women are more likely to be underemployed (that is, would like to work more hours than they do currently). During 2017, a total of 27,200 Tasmanians reported that they were underemployed. Significantly more Tasmanian women than men (16,500 compared to 10,700) were underemployed. Approximately 14 per cent of employed women identified as underemployed, compared to 8.4 per cent of employed men.²⁵ Figure 3. Participation in the workforce (employed or looking for work) as a percentage of all people in Tasmania aged 15 and over, by sex, 1997-2018

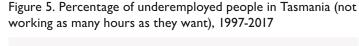


Source: Australian Bureau of Statistics, 2018, Catalogue 6202.0, Table 9 Labour force status by sex, Tasmania, Trend, Seasonally Adjusted and original, (averaged over calendar year), ABS, Canberra.

Figure 4. Number of people ('000) in full and part time work in Tasmania, by sex 1997-2018



Source: Australian Bureau of Statistics, 2018, Catalogue 6202.0, Table 9. Labour force status by sex, Tasmania, Trend, Seasonally Adjusted and original, (averaged over calendar year), ABS, Canberra.





Source: Australian Bureau of Statistics, 2018, Catalogue 6202.0, Table 23. Underutilised persons by State, Territory and Sex, Trend, Seasonally Adjusted and original, (averaged over calendar year), ABS, Canberra.

Where are women working?

The 2016 Census found that Tasmanian women continue to make up the majority of employees in the health care and social assistance industries (79.4 per cent), and the education and training industry (70.1 per cent) sectors. In the mining and construction sectors, women comprise 8.3 per cent and 9.9 per cent respectively. There is no significant change in these data since the 2011 Census.

These differences are not limited to gender dominated industries, but also extend to the type of roles that are performed. For example, women in Tasmania made up 7.3 per cent of machinery operators, 17.5 per cent of technicians and trade workers, and 35.6 per cent of managers, 76.4 per cent of clerical and administrative workers, and 73 per cent of community and personal service workers.

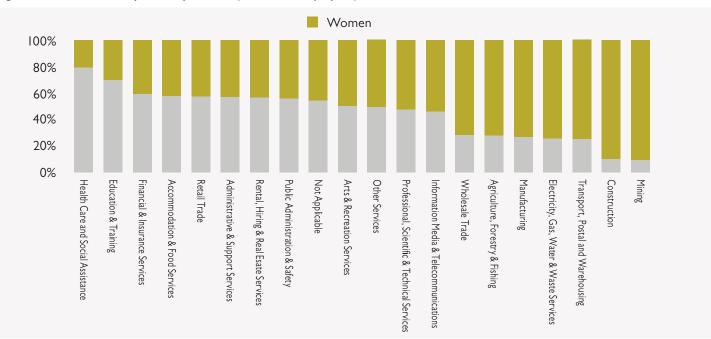


Figure 6. Gender ratios by industry in 2016 (% of total employees)

NOTE: Responses from 'not stated' or 'inadequately described' are not included. Source: Australian Bureau of Statistics, 2016, 2016 Census – Employment, Income and Education, Tasmania, TableBuilder, Findings based on use of ABS TableBuilder data, ABS, Canberra.

Women in business

The number of Tasmanian women who are owners or managers of their own incorporated enterprise is slightly down from the number cited in the 2011 Census. In 2016, there were 3,109 female owner/managers in Tasmania compared to 3,240 in 2011.²⁶ The number of male owner managers of incorporated enterprises has increased in the same time, from 7,122 (68.7 per cent) in 2011 to 7,355 (70.3 per cent) of business owner managers in 2016.²⁷

In 2011, 6,621 Tasmanian unincorporated enterprises (that is a privately owned business that is not legally registered as a company), were owned and managed by women, compared to 13,546 that had male owner/managers.



Work and Personal Life

Carers

There are approximately 84,000 Tasmanians in 2016 who provided unpaid care to another person because of disability, long-term illness or old age related conditions. This represents 16.6 per cent of the population and is the highest per capita rate of carers of all states and territories.²⁸ An estimated three out of four (75 per cent) primary carers in Tasmania are women.²⁹ This is a significant increase in the number of Tasmanian carers identified in the 2011 Census, which found there were 46,645 carers in Tasmania, 61.4 per cent of whom were women.³⁰

Female carers were less likely than male carers to be participating in the paid workforce, that is, employed or looking for work. Around 55 per cent of female primary carers in Tasmania were participating in the workforce compared to 78.7 per cent of male primary carers.³¹

Unpaid Domestic Work

According to the 2016 Census, women are more likely to have spent over 14 hours per week doing unpaid domestic work in their own home or another person's. Around 14.5 per cent of Tasmanian women report doing between 15-29 hours of unpaid domestic work compared to 7 per cent of men. There has been relatively little change in this division of domestic labour since the 2011 Census when 15 per cent of women and 7 per cent of men reported doing that amount of unpaid domestic work.³²

Flexible Working Arrangements

While there has been an increase in parents of Tasmanian families with children aged 0-12 years using flexible work arrangement to care for their children, women in the workforce continue to be much more likely than men to organise their work arrangements around child care.

In June 2011, of the Tasmanian families with children aged 0 -12 years that had a female parent or guardian in employment, 76 per cent used some kind of work

arrangement to care for their child, compared to 43 per cent of families with a male parent or guardian. The types of work arrangements used includes using flexible work hours, parttime work, working from home or other arrangement.³³

In June 2017 the percentage of families with an employed female parent using work arrangements to care for their child had increased to 81 percent, compared to 47.8 per cent of families with an employed male parent or guardian using work arrangements.³⁴

Superannuation and Retirement

Tasmanian women who retired at 65 (the current age of eligibility for the aged pension) during 2014-2016, can expect to spend 21.2 years in retirement, compared to 18.5 years for men.³⁵ However, Tasmanian women, like women across Australia, are living longer than men but retiring with less superannuation than men.

According to the Association of Superannuation Funds of Australia (ASFA) Retirement Standard a single person needs \$545,000 for a comfortable retirement.³⁶ Australiawide, one in three women and one in four men have no superannuation at all.³⁷ 45 per cent of women aged 65-69 have no superannuation.³⁸

In 2015-16, the average superannuation balance for all Tasmanian women was \$110,026 compared to the average for men of \$144,784. The gender superannuation gap increases with age, with Tasmanian women aged 65-69 years having an average balance of \$148,290, compared to the average balance for men of the same age which is \$258,065 or 57.5 per cent of the average male retirement balance.³⁹

According to ASFA data, although the superannuation gap between men and women generally is decreasing over time it continues to begin early in people's working lives. Between the ages of 30-34 years in 2015-16, the average superannuation balance for Tasmanian men was \$63,123 compared to \$54,050 for women in the same age bracket.

Housing and homelessness

Safe, affordable housing is essential for health and well-being and for financial security of women and girls.

In 2011, females comprised approximately 42 per cent of homeless Tasmanians. This changed slightly in 2016, with female Tasmanians making up 43 per cent and males 57 per cent of the total homeless population. The most significant increases between 2011 and 2016 were in women aged 25-34 years, and 55-64 years.

Figure 7. Percentage of females by age in non-permanent	dwellings in Tasmania 2011 and 2016	(Census night) ^{40, 41}
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Age	Under 12	12-18	19-24	25-34	35-44	45-55	55-64	65+	All
2016	46	54	42	44	41	37	38	39	43
2011	46.8	61.7	47.2	47.5	40.8	39.2	36	34.7	39.4

Specialist Homelessness Services

In the period 2015-16, 7,859 Tasmanians sought assistance from specialist homelessness services. This is equivalent to 1 in 66 people, higher than the national rate of 1 in 85 people. The average annual rate of clients seeking support has increased by 5 per cent over the past 5 years. Female Tasmanians made up 59 per cent of those seeking assistance, and 41 per cent were males.⁴² This is an increase of 5.1 percent in the proportion of female clients from 2010-11, when it was 53.9 per cent.

The top three reasons for seeking housing assistance were: housing crisis (59 per cent), financial difficulties (49 per cent) and inadequate or inappropriate dwelling conditions (41 per cent).

Family violence is a major cause of homelessness for women and children in Australia. In Tasmania, 1 in 238 people received support from specialist homelessness services due to family violence. This is lower than the national rate of 1 in 225.⁴³

In 2015-16, of the 2,173 homelessness services¹ clients who have experienced family violence in Tasmania, 1,443 (66.4 per cent) were female. There has been an increase in clients seeking homeless services overall. Females made up 71.2 per cent of the 1,251 total clients in 2011-12 and 71.7 per cent of the 1,734 total clients in 2014-15.⁴⁴

Further reading:

- Tasmanian Women's Strategy 2018-2021
- Tasmanian Women and Girls Fact Sheets on: Financial Security, Health and Wellbeing, Safety and Justice, Leadership and Participation and Demographics are available at www.women.tas.gov.au.

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