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28 October 2015

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Committee Secretary
Senate Standing Committees on Economics
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Parliament House
CANBERRA ACT 2600

Dear Committee Secretary

Economic security for women in retirement

Thank you for the opportunity to make a submission to the abovementioned inquiry.

Summary

I implore you not to be hoodwinked by the many specious arguments and misinformation promulgated by the gender equality lobby who seek the introduction of discriminatory pay and employment policies and practices in favour of women in a naive and/or deliberately deceptive attempt to compensate for the freely made lifestyle-choices made by the proposed beneficiaries.

Detailed below are various matters, supported by logic rather than the one-sided arguments, emotive spin and cherry-picked headline grabbing statistics as relied upon by the gender equality lobby, which I believe the Committee should take into account when considering the issues for which the inquiry was established.

Gender equality for equality sake

Does anyone seriously think that it is reasonable to expect/demand equality of numbers across all levels of organised society (commerce, government, etc.), particularly in dangerous, dirty and physically demanding industries such as mining, construction, stevedoring, shipping, road transport, etc.? The ideological pursuit of gender equality in all aspects of life is illogical and fundamentally flawed, for it fails to recognise that one's life is not a set of independent ring-fenced activities! Rather, various aspects of life (e.g. individual beliefs, motivations, preferences, experience, skills, joint decisions with partner/family, etc.) interact, compliment, and/or offset each other. Furthermore, quite unlike the three levels of government we have in Australia, commerce and industry (a major focus of the gender equality lobby) is not a democratic institution requiring balanced representation of the entire community. Businesses do not have the broad social objectives or obligations that government does, and so should not be required to be representative (by gender) of the community which happens (by reason of biological chance) to have roughly equal numbers of each gender.

Accordingly, considering a gender income or wealth gap in isolation from the other aspects of life is a focus that is far too narrow. Instead a holistic approach is required, including a consideration of all the significant factors that contribute to and/or mitigate the income or wealth gap rather than just those championed by the gender equality advocates.

Cultural attitudes

Those who demand universal gender equality complain that "societal" or "cultural" attitudes and stereotypes reinforce gender inequality, but they conveniently ignore the fact that approximately half of Australian society consists of women who therefore play a major (equal?) part in shaping that community attitude! Or are they suggesting that Australia is such a patriarchal society, even within the modern household, that women have little influence? I don't believe so.

The gender pay gap

A gender pay gap ("GPG") is not inherently "bad" as generally portrayed by the gender equality zealots – it is merely a mathematical reflection of the mix of genders and their full time pay rates at whatever level (e.g. organisation, industry, state, country) it is calculated. Unfortunately, most journalists, commentators, and proponents of gender equality, including some who ought to know better, seem to have little understanding of this statistic and as a result, aided and abetted by those releasing the information, imply that a GPG is indicative of pay discrimination when no such conclusion can be justified from that statistic. As is explicitly stated by the Workplace Gender Equality Agency ("WGEA") in their 'About this fact sheet' preamble to the 'September 2015 Gender pay gap statistics' report (https://www.wgea.gov.au/sites/default/files/Gender_Pay_Gap_Factsheet.pdf), "The national gender pay gap based on AWE is a symbol for the overall position of women in the workforce. It does not show 'like for like' pay gaps, that is pay rates for employees working in the same or comparable roles, nor determine or explain the causes of any difference in earnings between men and women." In its "Gender pay gap taskforce report" of 26 June 2013 the WGEA also states that "... GPG is influenced by many factors, most of which are 'gendered' in nature. There can be a tendency to discount these factors and to view the GPG as being driven solely by direct discriminatory behaviour. It is important that any interpretation of the GPG does not attempt to rationalise it in this way, but takes into account the many other influences on the GPG that are inherently gender biased."

It is rather ironic and hypocritical that the WGEA, a government agency whose spokespeople regularly publically pillory employers for having a GPG, has one itself – but in favour of women! However, when I made the following request of Yolanda Beattie, Strategy and Engagement Executive Manager:

> "In the interests of transparency, I'd be grateful if you would provide answers to the following questions (and publish them on the WGEA website):
>
> 1. What is the gender pay gap at WGEA, and how do you explain it?
> 2. Has WGEA conducted a gender pay analysis, and if so when and what was the result?
> 3. What is the gender split (by occupation and level, by number or percentage) at WGEA?"

the less than satisfactory response received was:

> "Yes, the Agency has conducted a pay gap analysis and at a like for like we have no unexplainable or unjustifiable gaps but across the organisation we have a gap in favour of women reflecting the high concentration of women at the executive level. We have a target to address that issue and have several initiatives in place to improve our gender diversity."

Unconscious bias

Many references have been made by the gender equality zealots to the woolly phrase "unconscious bias" which is touted as the <u>only</u> reason for unexplained pay differences in like-for-like roles. However, unless the entire journey of each employee has been documented, including all the reasons that their past supervisors and managers may have had to justify pay adjustments, it is nigh on impossible to now explain why one employee's pay is different to another performing a similar role. However, that is far from sufficient reason to cast aspersions about the result. In the absence of the requisite evidence, the phrase "unconscious bias" is bandied about to cover the gap in the user's

knowledge - but this just reflects the laziness and naivety of those users, and their willingness to clutch at straws! Ancient peoples of the world behaved in a similar way when they determined that supernatural beings (i.e. gods) must exist merely because there were many things and events that occurred in their world which they were unable to rationally explain. Now that we are more informed by science, the predilection to believing in gods has dissipated. It's a great pity the gender equality advocates persist with this lazy "explanation"!

Social costs of gender equality

The feminists and equality zealots make bold claims about what they perceive as the social benefits of gender equality, but always fail to recognise the social costs - like the long term detrimental effect which abdicating their parental responsibility to a grandparent, nanny or childcare centre has on their children because the mother wants to go straight back to work as soon as they've physically recovered from childbirth! Blaming this need to return to work on the cost of modern living is a cop-out, for it fails to recognise that the parents largely control their standard and cost of living. If they can't afford to raise children without both working, then one has to question their decision to procreate in the first place. It's quite simple really: just because one can breed doesn't mean one should!

Positive discrimination is hypocritical and abhorrent

Enforced positive discrimination in an attempt to right the practices of the past that are now perceived as wrong (but weren't at the time) is contradictory to the aim of eliminating discrimination, and is tantamount to retrospective legislation, which is abhorrent to western democracies and economies.

Legal provisions that allow sharing of superannuation

- Should a "marriage" end, Australian family law provides for the pooling of assets, including superannuation, accumulated during the relationship for property settlement purposes.

  > ***Superannuation splitting - Superannuation laws don't discriminate***
  > *Australian superannuation laws apply to both married and de facto couples, including same sex couples. Superannuation is treated just like any other asset in a marriage or de facto relationship. When a couple separates, superannuation can be divided up and shared between the separating parties.*

  As such, the child-caring partner is NOT disadvantaged vis-à-vis their partner because of the couple's decision for the former to care for their child instead of working.

- Should a superannuant die leaving a balance in their super fund, under superannuation law, the Trustee of the fund has the discretion and obligation to determine the dependants of the deceased and distribute the balance. In addition, "binding nominations" are now available as a mechanism to overrule the Trustee's discretion and allow the superannuant to direct who receives the death benefit, which may include their estate the executor/s of which will in turn distribute the net proceeds of the estate according to the provisions of the deceased's will.

Choice

I mentioned in my introduction that the gender equality lobby seek the introduction of discriminatory pay and employment policies and practices in favour of women in a naive or deliberately deceptive attempt to compensate for the freely made lifestyle-choices made by the proposed beneficiaries. Two basic principles of modern western democracies and economies are that:

1. individuals should accept responsibility for the consequences of their actions, and
2. the user-pays (thus ending years of cross-subsidisation).

An individual's choice and the consequences thereof are key elements in many causes of the GPG and gender wealth gap that the gender advocates conveniently ignore. One cannot justify a claim of discrimination for the outcome of a choice you freely made – and naivety of the consequences is no excuse! Set out below are several areas where choice plays the major part in the creation of income and wealth gaps. After reading these, ask yourself whether it is fair and reasonable for anyone other than the decision maker/s to bear the financial consequences of their freely made lifestyle choice/s.

- Breeding is not compulsory in Australia, so the decision to bear and raise children is undeniably a lifestyle choice of the parents. I challenge anyone to justify their decision to bear children as being one for anything other than to satisfy their own selfish needs.

- There is no legal obligation on the mother to be the stay-at-home parent – rather, it is a joint decision of the parents. As such, there can be no gender inequality as the consequences of a parent reducing work hours to care for their child (e.g. reduced income, falling behind peers in experience, etc. leading to a gender pay gap) is self-inflicted, and will affect both men and women equally (males are also able to take parental leave, and can do so to allow their female partner to continue working at their pre-birth hours and rate should they wish to do so.)

- For the same reason as above, women who take time out of their career to raise children are not disadvantaged in terms of retirement savings as a result of gender inequality. The vast majority of new mothers are in relationships where their male partner is also working. It is therefore the couple's decision as to which parent stays at home (if either!) and which continues to work, maintain their income level, and contribute to their superannuation. If that decision is for the male (whether or not they are the higher income earner) then that is the couple's decision and the prima facie disadvantage to the woman cannot be considered discriminatory. Furthermore, subject a few conditions, couples are able to "split" their super contributions (i.e. one party can pass some of their super contributions - SGC & salary sacrificed - to their partner's super fund.)

- Finally, compare the pair in this real-life situation:
    - As a result of a lifestyle choice, one person became pregnant, gave birth and raised a child, and as a direct consequence was out of the workforce for some time, thus knowingly sacrificing career experience, salary, superannuation, etc. However, like most women who follow this same path, the mother had a partner to provide continued income to the household and contributions to superannuation during her non-working period.
    - The other person also made a lifestyle choice, but instead of procreating elected to take a two year sabbatical from his professional career to travel the world. In doing

this person gained valuable cultural and other life experiences, but also sacrificed career experience, professional development opportunities, salary, superannuation, etc. This person self-funded their lifestyle choice from hard-earned savings without any support from employer, taxpayers, or partner. Whilst I do not at all regret my decision, **I have suffered that temporary stagnation in salary, experience and superannuation ever since (as of today for over 27 years!)**

If women are to be "compensated" (whether directly or indirectly) with top-up superannuation or other benefits for the negative consequences of their earlier lifestyle choice to take time out of their careers to raise children, then surely - in the interests of gender equality - I and the countless others who also made lifestyle choices that impacted their careers (e.g. academics who fund their sabbaticals by taking a reduced salary for a period prior in order to fund their leave) should also receive comparable compensation! As I'm sure this would be considered unwieldy, impractical, and uneconomical, the only fair treatment is to NOT compensate anyone!

Let me assure you that despite the tone of what you read above, it would be quite wrong to perceive my views as anti-equality. On the contrary, I support gender equality where it is logically sound and I do not support discrimination of any kind (in either direction). However, I am fervently against:

- Introducing additional discrimination in an attempt to rectify past discrimination
- Mandating equality of numbers merely for the sake of it (life is not a competition between the genders!)
- Mandating gender equality or setting quotas in organisations where the owners should retain the fundamental right to run their business as they see fit (even if increasing the proportion of women in management or on the board may improve the financial results as some suggest), and
- The use of hypocritical, unbalanced, and specious arguments to support a biased case for change, as has been the penchant of former Sex Discrimination Commissioner Elizabeth Broderick, WGEA and many women's interest groups and forums. Unfortunately, there has been too many unwilling to challenge the superficial reasoning of the equality advocates, either because they have a vested interest in the changes demanded or are too scared of being "named and shamed" (even if unfounded) by the equality advocates.

I respectfully urge the Committee to carefully and objectively consider all aspects of this issue rather than just the biased material put forward by the gender equality advocates who have a vested interest in the outcome.

Thank you for the opportunity to contribute to making Australia a fairer place - for all - in which to live and work.

Yours sincerely

Colin Delane, CA