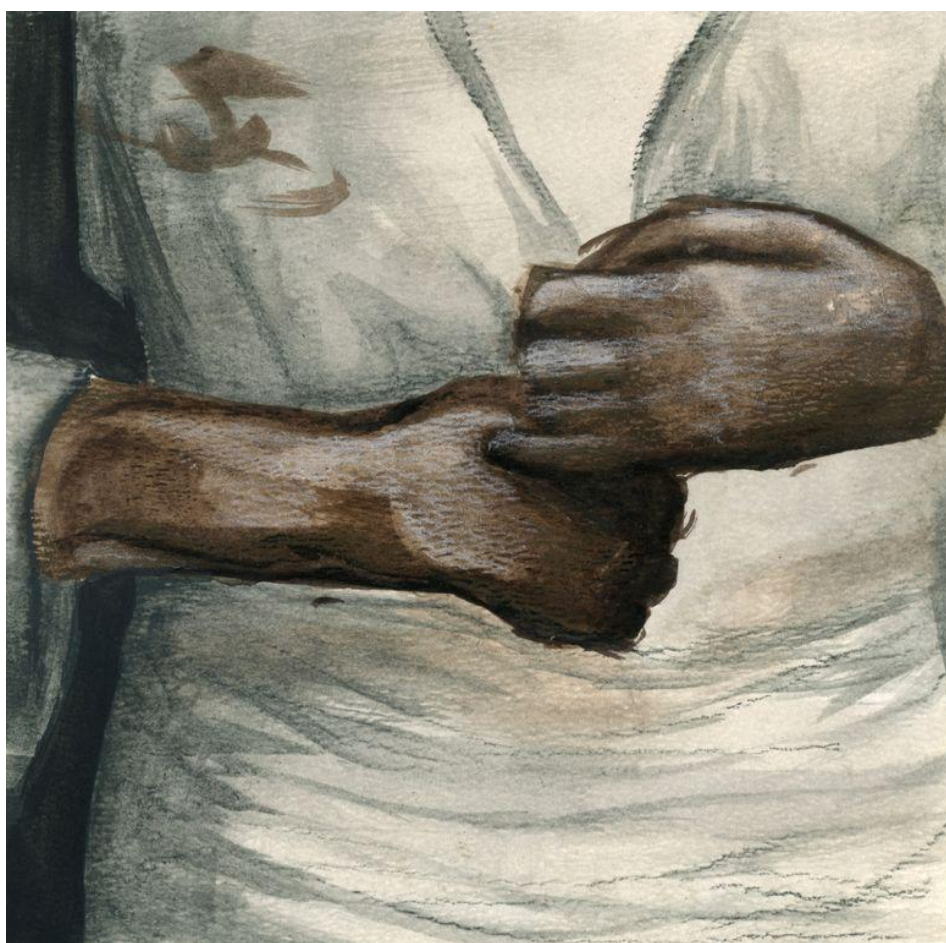


Living longer on less

Women speak on superannuation and retirement





Women's Health In the North (WHIN) and Women's Health Goulburn North East (WHGNE) are the Victorian State Government funded, specialised women's health services for the Northern Metropolitan Region and the Hume region, respectively. WHIN and WHGNE have funded this collaborative research project.

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'Woman' painting by Rowan Dinning.

Acknowledgements

Sincere thanks to the 32 women who were so generous with their time in sharing their life experiences in the belief that change is possible and others will benefit from their contribution and honesty.

We are indebted to the team of experts on the *Living Longer on Less* Reference Group: Dr Kathy Landvogt, Good Shepherd Youth & Family Service; David Tennant, Family Care; Jeff Fiedler, Manager, Housing for the Aged Action Group Inc.; Dr Deborah Loxton, Australian Longitudinal Study on Women's Health, University of Newcastle; Dr Meredith Tavener, Priority Research Centre for Gender, Health and Ageing, University of Newcastle; Dr Elizabeth Branigan, Swinburne University of Technology; Debra Parnall, Council on the Ageing; and Samiro Douglas, Women's Information, Referral & Exchange.

Special thanks to Eva Scheerlinck and Janet de Silva from the Australian Institute of Superannuation Trustees, and to the lawyers at the Women's Legal Service Victoria.

Foreword

By Elizabeth Broderick

Sex Discrimination Commissioner, Australian Human Rights Commissioner

I am delighted to see this research bringing to the forefront of debates, the voices of women – women who having spent a lifetime of caring for family members and are now facing their retirement years with financial hardship.

There is ample evidence of a gender gap in retirement incomes and savings in Australia. Currently, superannuation balances and payouts for women are approximately half of those of men. As a result, women are more likely to be solely reliant on the Age Pension in retirement, leaving them vulnerable to poverty.

The gender gap in retirement savings is not the result of a single event or experience. It is the cumulative product of decisions, events and experiences over the lifecycle, for example, career decisions, inequality in pay, difficulties balancing paid work and caring responsibilities, experiences of violence, divorce and separation.

This Living Longer on Less report shines a light on the suffering behind the financial and statistical reports of inequity. The women's words and experiences captured in this report are a poignant reminder that economic justice must extend to those now retired who carry the legacy of past policies.

Creating change will require addressing the legal, regulatory and policy frameworks that support the current gendered divisions in paid work and unpaid care. The report reaffirms a number of recommendations that speak to reforming the Age Pension, superannuation and taxation systems, childcare, workplace practices, equal pay and addressing the specific needs of older gay and lesbian couples, older women and Aboriginal and Torres Strait Islander women.

Central to changing this picture will be changing our culture. Such change starts with addressing gender role stereotypes and social norms related to unpaid care responsibilities and participation in paid work by men and women across the life course. We must challenge the model of the 'ideal worker' who is unencumbered by any caring responsibilities. We must recognise and value a diversity of households and relationships and a diversity of paid work and unpaid care trajectories for men and women across their working life. Through sharing women's experiences, this report creates a starting point for such a debate.

The strength of this report is the clarity of the women's voices as they reflect on their working lives and their uncertain financial future. Occasionally there are problems that are obvious and intransigent and the only way to address them is to take decisive action. This report identifies one such area, the gender gap in retirement savings for women and the consequent financial hardship women face in their retirement years. This is an area that requires immediate action.

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Executive summary

The gender difference in superannuation balances is well documented, with women retiring on an average superannuation balance of \$112,000, compared to \$198,000 for men (Keene, 2013). In 2011, it was estimated that a seven-year career break costs women an average of \$70,000 in lost retirement savings (AIST, 2011), and a recent analysis showed that even if women were to work full time at average female earnings for 40 years, contributing 15 per cent super, they are likely to outlive their superannuation (Hodgson & Medd, 2013). A financial analysis released in July 2013 concluded that ‘the current superannuation scheme effectively takes the gendered income inequalities that exist during people’s working lives and magnifies them in retirement’ (Cameron, 2013, p. 1).

While this financial inequity is well documented, with three broad explanations – women’s interrupted career paths, the greater number of women in part-time work, and the pay gap (WGEA, 2012) – the lived experience of older women as they age and retire is not as well recorded or understood. The issues that follow for older women are likely to include insecurity, anxiety and homelessness. This research set out to test these propositions.

A total of 32 women from the Northern Metropolitan Region of Melbourne and the rural Hume region (covering the Goulburn Valley and North East of Victoria) participated in this research. There was enormous diversity in the participants’ backgrounds and life experiences. Notwithstanding that diversity, there were common and consistent themes of financial struggle and discrimination. Many of those experiences, in the words of the women who participated in our research, are presented throughout the report.

The key recommendation in this report relates to the aged pension – both the low rate of the single aged pension, and the age of eligibility. In 1909, men were paid the Age Pension from the Commonwealth of Australia at age 65, and in 1910 women could also receive the Age Pension, with eligibility beginning at age 60. The aim was to alleviate poverty and ensure older people were supported in retirement (AIHW, n.d.). The pension age for women has increased over the past approximately 16 years to 65 (AIHW, n.d.) and will keep increasing to 67.

The findings in this research fill a research gap and may inform future policy and legislative decisions.

When is someone going to say, ‘These women – who have given their lives – don’t have a life to look forward to?’ Financial security should be a given because we’ve worked all our lives. (Helena, 57, NMR)

Recommendations

1. The federal government to:

- 1.1 Revise the aged pension age for women back to 60 until financial analyses indicate that women's superannuation balances have achieved parity with that of men.
- 1.2 Increase the rate of the single aged pension.

2. The federal government to implement the following changes recommended by the Australian Institute of Superannuation Trustees:

- 2.1 Retain the Low Income Superannuation Contribution (LISC) to rebate tax paid by superannuation fund where a member who is in work earns less than \$37,000 (and to ensure those earning below \$18,000 are not penalised by paying 15 per cent tax on earnings that would otherwise not be taxable).
- 2.2 Remove the \$450 monthly income threshold for exemptions on compulsory superannuation contributions.
- 2.3 Add a superannuation component (linked to weekly earnings) to the government-funded parental leave scheme.
- 2.4 Add a return-to-work superannuation bonus for women (or men) who have spent time outside employment to raise children.
- 2.5 Establish a Superannuation Consumer Centre to help women who require advocacy or advice in relation to their superannuation. Ensure an interpreter service is part of this, and an Aboriginal and Torres Strait Islander Liaison worker.

3 The Federal Government to implement the changes from the Investing in Care report's options for reform (AHRC, 2013b), notably, engage the Productivity Commission to inquire into:

- 3.1 Including a system of 'carer credits' – direct credits paid by the government to the superannuation accounts of unpaid carers at the end of each tax year.
- 3.2 Replacing the existing system of taxing superannuation with a new, more progressive system of tax offset.
- 3.3 Modelling the cost/benefit of a care bonus, as an additional supplement to the Age Pension, for unpaid carers who have made substantial contributions to care over their life.
- 3.4 Reviewing early childhood education and care services to make them accessible and affordable.
- 3.5 Implementing mechanisms for valuing unpaid caring work, such as providing a government-funded time-bonus of four weeks of additional paid leave in recognition of equal take-up of parental leave in couples.
- 3.6 Considering carers' leave mechanisms as outlined in the report's options for reform.

- 2 The federal government to provide those returning to the workforce after caring with higher tax-deductible contribution limits. (Adapted recommendation (Taylor, 2013) to encourage both sexes to undertake caring roles.)**
- 3 The federal government to implement one or more of the policy options listed below and recommended by The Australia Institute to improve the affordability, availability and quality of childcare (Baker, 2013):**
 - 3.1 Extend means testing to the Childcare Rebate (CCR) or combine the CCR and Childcare Benefit (CCB).
 - 3.2 Redirect current funding for the CCR to managed funding of childcare places and centres in areas of highest need to maximise service affordability.
 - 3.3 Adjust means testing to achieve a progressive scale of the proportion of household disposable income spent on childcare costs.
- 4 Large corporations to follow good-practice guidelines as established by leaders, such as those awarded by the Workplace Gender Equality Agency (see Appendix 6), and:**
 - 4.1 The National Australia Bank, which pays superannuation contributions of 10 per cent to workers on parental leave.
 - 4.2 Consulting firm, Rice Warner, which adopted a package of measures designed to bridge the retirement savings gap for female employees and achieve substantive equality between men and women.
 - 4.3 The 'Male Champions of Change' group members, who aim to use their individual and collective influence and commitment to work towards more gender-balanced leadership in Australia. (AHRC, 2013c)
- 5 In family law matters, change from current arrangements where the court will only consider a superannuation split if one or both parties ask for it, to one where the court is required to consider whether or not a superannuation split be made, or be satisfied as to why no superannuation distribution is provided for in a particular case before making a final property order under the *Family Law Act 1975*.**

(This amounts to a rebuttable presumption that superannuation be split. It allows women the cash or real estate they need now to the exclusion of superannuation, where appropriate, but keeps retirement benefits at the forefront of negotiating parties' minds.)
- 6 Review the Australian Tax Office decision to treat older gay and lesbian couples the same as married couples in recognition of the tax disadvantage they have suffered over decades.**
- 7 The federal government to research and subsidise cooperative living arrangements for older Australian women, including culturally specific**

facilities, particularly for Aboriginal and Torres Strait Islander women.

- 8 We welcome the new Workplace Gender Equality Agency (charged with overseeing the Workplace Gender Equality Act 2012), and urge the current and future federal governments to adequately resource this important agency.**

1 INTRODUCTION

In 2012, with guidance from an expert Reference Group, Women's Health In the North (WHIN) and Women's Health Goulburn North East (WHGNE) collaborated to undertake research with women across rural and metropolitan settings to capture their experiences of living longer on less. The impetus was the inequity in superannuation balances (Keene, 2013) detailed in the Literature Review in Appendix 1. The result is this research with 32 women from the Northern Metropolitan Region (NMR) of Melbourne and the rural Hume region (covering the Goulburn Valley and North East of Victoria).

There was enormous diversity in the participants' backgrounds and life experiences, as detailed in the Methodology section. The commonality was that their paid working lives were shaped by cultural expectations of them as women. The result for these women has been low or non-existent superannuation balances and fears for their future security.

Findings from the Australian Longitudinal Study on Women's Health (ALSWH) (Women's Health Australia, 2010) were in keeping with this qualitative research. Drawing from a sample of more than 10,000 women aged between 59 and 64, the ALSWH, too, reported that women commonly experienced various obstacles to working, had a range of difficulties managing on their income and had additional health and wellbeing issues that needed to be addressed (see Appendix 2).

The financial estimates, the quantitative research and the women's narratives all point to a grim reality for too many older women in Australia. The ultimate goal of this project is now to prevent women from ageing and dying in poverty, and potentially homeless, by influencing government and organisational policies and work conditions. The urgent need was underscored by the fact that two participants in our research advised that their circumstances had changed for the worse in the short time since our interview. One of them, Clare,^[1] wrote:

The postscript to my story is that I was retrenched in May and now after two months am in the uneasy position of being unemployed, having very little cash on hand, and \$20,000 in super. I am over 60 so can withdraw my super, but only under 'early retirement'. I am not eligible for the Age Pension till August 2014. I worked for [an organisation] which employed 'less than 15 people' so I was not entitled to a redundancy payout. The debt I was working on clearing by the end of this year is now hanging over my head and that is a major concern. To lose my job so late in my working life is pretty scary.

^[1] Please note that all of the names used in this report are false to maintain participant confidentiality.

2 RESEARCH AIMS AND METHODOLOGY

2.1 Aims

The project was designed to document women's experiences of the inequity in superannuation that was apparent in the literature. The aims were to:

1. change practice and policy to address inequity in older women's financial circumstances in older age
2. share good practice strategies between seniors and their families.

2.2 Methodology

This exploratory, qualitative research project aimed to interview approximately 10 rural and 10 urban women through individual in-depth, semi-structured interviews. Early uptake by women in both regions resulted in an expanded sample of 32 women. Ethics approval was obtained from North East Health (NEH) Human Research Ethics Committee.

Participants were invited to contact the researcher to arrange an interview at a time and place of their choosing. Through both advertising and collaboration with key agencies, women aged over 55 were invited to participate in an interview. Purposive sampling was used to ensure the research sample captured a diversity of life experiences. In the initial plan, we proposed to include single and divorced women, farmers, women with disabled and now ageing children or partners, women with mental illness, women with culturally and linguistically diverse backgrounds and Aboriginal and Torres Strait Islander (ATSI) women. All were included. See Appendix 3 for a reproduction of the recruitment flyer.

At the beginning of each interview, the participants were handed the explanatory statement and consent form (see Appendix 4). The researcher checked that the interviewee had read it, and went through it if she had not. After each participant read, or heard, the explanatory statement, she was asked whether she understood the nature of the research and her rights and whether she remained happy to participate in the interview. If so, the participant was then asked to sign and date the consent form. She was reminded that she had the right to stop the interview at any time or to refuse to answer any particular question, and that she had the right to withdraw from the project at any point up until the report was released. The researcher then retained the signed consent form and left the explanatory statement with the research participant.

Two researchers attended each interview. One conducted the interview and the other took notes. In addition, the interviews were digitally recorded and transcribed where consent was given. (All of the women gave their consent.) The transcriptions were returned to the women for their amendment and/or approval.

Geographic locations were within the 12 Local Government Areas in North East Victoria and the Goulburn Valley (Department of Health, Hume region) and the seven Local Government Areas of the Northern Metropolitan Region of Melbourne (Department of Health, NMR). See the Consultation Matrix below for more information.

2.3 Research questions

See Appendix 4 for the interview schedule. Key research questions were:

1. How are rural and urban women financing their aged care?
2. What are the strategies they use to meet their costs?
3. What are the factors they see as contributing to their ability or lack of ability to meet their own aged care costs?

2.4 Research participants

Although the original sample size was approximately 10 from each region, many more women than expected contacted the researchers. WHIN and WHGNE agreed to expand the research to include more women, and the NEH Human Research Ethics Committee was advised of the increased numbers. The final sample included 18 women from the Northern Metropolitan Region (all from urban and suburban areas) and 14 from the Hume region (all rural or from provincial towns).

The women were aged between 55 and 78, and 14 were still in paid employment. Past and present occupations were within administration, manufacturing, activism, nursing, teaching, catering, retail, academia and one was a composer. Only five of the 32 were currently partnered, with 19 separated or divorced, five single and three widowed. See Appendix 5 for the details of the circumstances of each woman. Six women were from culturally and linguistically diverse backgrounds: two from Iraq, and one each from South Africa, Sri Lanka, Italy and Argentina. A further five women who were born in Australia or emigrated at a young age reported strong cultural influences from their overseas-born parent(s). Four participants were Aboriginal – all from the Hume region.

2.5 Consultation matrix

	Northern Metro Region n = 18	Hume region n = 14
Age 55–78	55–59: 7 60–64: 5 65–69: 1 70–74: 1 75–79: 1 Unknown: 3	55–59: 4 60–64: 3 65–69: 0 70–74: 1 75–79: 2 Unknown: 4
Location	Darebin (12) Moreland (3) Hume (2) Whittlesea (1)	Benalla (4) Wodonga (3) Shepparton (2) Mansfield (2) Albury (1) Greater Hume Shire (1) Wangaratta (1)
Marital status	Separated/divorced: 11	Separated/divorced: 8

	Single: 5 Widowed: 1 Partnered: 1	Single: 0 Widowed: 2 Partnered: 4
Occupations	Activism, psychotherapy, administration, artist, community worker, musician, music teacher, disability support, cleaner, teacher, nurse, aged care worker, retail, public servant, self-employed, catering, full-time carer, researcher (academic), volunteer, nun, worked for husband, factory worker, teacher's aide	Manager, community services, community worker, self-employed, catering, volunteer, nurse, retail, administration, fruit-picking, café/pub work, nurse's aide, cleaner, home care worker, activist/community organiser, public servant, full-time carer
ATSI	0	4
CALD	4	2
Assets	Owns house: 13 Superannuation > \$80 000: 2 Other assets > \$80 000: 1	Owns house: 7 Superannuation > \$80 000: 2
Children	5 had no children 13 had between 1 and 4 children	1 had no children 13 had between 1 and 6 children

2.6 Data analysis

Grounded theory was used to guide the analysis. Grounded theory is a combination of theoretical sampling and thematic analysis developed by Glaser and Strauss (1967). Theoretical sampling involves selecting participants to be part of the sample on the basis of the need to elucidate particular concepts or theoretical points. Thematic analysis is the identification of themes through a careful reading and rereading of the data. The methodology is inductive, building up concepts and theories from the data. Coding and/or analysis were conducted by a team of four researchers to increase validity.

NVivo Qualitative Software Analysis Package (Version 10) was used to assist in coding the data.

The validity of coding and interpretation was enhanced by the team of researchers' careful reading, and by the process whereby participants first received a copy of their own transcript and were invited to correct any mistakes, add information or remove information they wanted excluded.

3 FINDINGS

3.1 What's important to women

In keeping with the results of previous research and current government directions, this research found that women want to be independent and as physically and mentally healthy as possible as they age (Pit & Byles, 2012). All of the participants were keen to not burden anyone, and it was a matter of pride that they fulfil what they see to be their parental support role for children and grandchildren – whether practical or symbolic (Sharam, 2011). Some said that they would be willing to accept offers of help from family while others were adamant that they would not 'impose' as their children had their own lives and were entitled to their freedom. One woman remembered how hard it was on her own family to manage their parents' move into care. Many wanted to die at home, with a number of women worried about underqualified and insufficient numbers of staff in nursing homes, particularly in one case where the woman had an existing condition that required taking medication at specific times. In all cases, the women said that they needed financial security to remain in their homes, or to pay for an adequate standard of nursing home care.

Women who received some government benefit or pension welcomed the financial support, with some speaking of the government's generosity and the privilege of having access to a sound social security system that is absent in many other countries. The theme was that women do not expect 'to live in luxury' but need financial support in their old age, and, importantly, need the security of knowing what will be available to them.

The lack of this security after a lifetime of caring for others struck many as unjust.

Women observed gender-based injustice through their own lives and in others.

I just think government's got to realise that women haven't got the money that they think everybody should have and that the men will possibly, most of them. (Iris, 55, Aboriginal woman, Hume region)

It is unsurprising that the women stated that they were not confident with superannuation (Security4Women, 2005). Many had no superannuation, and for those relying on it, its small dollar value and its management were sources of concern. One woman's son lost money from his superannuation in the Global Financial Crisis, and this increased her perception of superannuation as risky. Others spoke of it as unreliable because it was controlled by others, and one called it gambling. For all, it was confusing.

You know it isn't as easy as it used to be ... you have to make a decision to pay more off your house or to put more into superannuation. All those things are very confusing to people.... It is a bit of a minefield out there. And different people will give you different pieces of advice. (Elizabeth, 55, Hume region)

Despite uncertainty about the superannuation scheme, the women were expert at budgeting. The lack of retirement funds for the women participants in this research clearly stems from structural financial and employment inequity rather than any individual ineptitude with money. Indeed, their strategies for living on very little –

when looking after grandchildren or when most of their income went to paying private rent – were evidence of this.

3.2 The effect of financial inequity on women

3.2.1 Worried sick

Women over 65 now make up 15 per cent of the population and can expect to live about a quarter of their life beyond Age Pension entitlement at 67 (Chomik, 2012a). A strong theme in the women's narratives was their concern for the future, and many questioned their present ability to survive financially. The literature echoes this, finding that many women suffer significant anxiety over their future financial stability, which may have a negative impact on their health and ability to improve their financial circumstances (Olsberg, 2005; Quinn, 2008). Women spoke of their health suffering, being unable to sleep, and feeling fearful about the responsibility of caring for themselves in old age in the absence of a partner or a secure financial base (Sharam, 2011). The evidence reveals that more than half of all retired women in Australia are in households with an annual income of less than \$30,000, and single, divorced and widowed women are among the worst off (AIST, 2011).

It's looking after myself. I know I won't be looked after. (Elizabeth, 55, Hume region)

It's scarier if you're older and you don't have anyone to look after you.... There's no plans I can make. What plans could I make? (Lesley, 60, NMR)

Many participants struggled to answer the question about the plans they had made for old age because they had never been in a position to save, and others had critical life events interrupt an apparently secure future.

My life hasn't really let me plan. When I was 32 my husband became a quadriplegic from a car accident. (Joan, 64, NMR)

People are really hurting.... They're just, they're really, really hurting. And it's not very well known and it's not out there just how much. And it's exhausting being aware of your financial situation every day.... I suppose you could say, 'Well that's your own fault, should have done this before and should have done that when you were younger', all of that stuff. But I think when ... you've had a lot of bad things happen ... you end up in the situation where things are tough and it really hasn't been your fault. (Rose, 72, Hume region)

Women's current circumstances, too, do not let them plan. Adele said, 'I'm trying to think of the future here – it's really hard because ... everything's out of my reach', capturing the way that the question itself made no sense to many of those interviewed. A common response was that they could not bear to think of the future, because they were not in a position to change anything, or because it was 'painful' or even 'absolutely terrifying' to think about.

A central concern for most was that the aged pension would not be sustainable into the future due to the ageing of the population as baby boomers move into their 60s and 70s (Jefferson, 2005; Jefferson & Preston, 2005). There was anxiety among the women and some saw this period as one of transition away from entitlement to a secure aged pension for all who need it. The women's words reflected that they no longer felt that the Age Pension would be provided and sufficient in their future

years. Instead, the women spoke of uncertainty about the social security system for aged Australians and about their feeling of dependence on the government's 'generosity'. Peta stated:

Well, I just think that you know the nature of our current society is pretty unsustainable and that goes for the global financial situation, climate change, and climate adaptation. All those things are going to put huge pressure on governments and on communities in [the] future. (Peta, 60, metropolitan, migrant)

I feel it's only going to get worse because they keep going on about baby boomers, and, 'We can't support the aged. The aged is a growing population, is an economic burden'. So it doesn't give you much hope that you'll be cared for in any satisfactory sort of way. The future doesn't look easy. (Lesley, 60, NMR)

Some observed the continual raising of the age for eligibility, increasing their anxiety about making ends meet.

I presumed that once I got to a certain age, I would get the pension. And that keeps getting further and further away. (Eloise, 61, NMR)

Not having any super and the aged pension not being available till 67 years makes me very anxious. (Michelle, 59, NMR)

Hopefully they won't keep raising the age when you can go on the pension and hopefully in seven years' time I'll be able to be on at least a part pension. (Anna, 58, NMR)

3.2.2 *Poverty and shame*

Women spoke of having to use part of their savings or small inheritances and watching them dwindle, or using holiday or termination pay to pay bills. For many of the women, their current financial circumstances were untenable.

The level of poverty among the women was not evident from their demeanour, yet the extent of it emerged during the interviews, when they spoke of struggling just to survive. Through her work (even at age 73), Rose has noticed that reputable people were 'stealing, literally stealing to survive'. Lorna described her own situation as 'bloody grim' and Joan saw only 'struggle and penny-pinching' in her future. If not for her son, Samantha said that she would consider suicide. Rose's light-hearted comment revealed a grimmer reality about the effect of relentless poverty:

We've got a little saying in our group, we might ring a friend and say, 'Is that my suicide prevention counsellor?', 'Yes, speaking'. (Rose, 72, Hume region)

Some spoke of friends staying with wealthier friends simply to save on power bills, and of elderly women they met through their work using free showers at sporting clubs when they had no hot water (Security4Women, 2008). Power bills were a cause of concern for many:

I know ladies that I used to look after in home care ... candles burning at night, they trip over. I said, 'Oh you can't do that', they said, 'But we can't afford electricity.... And you know they don't want to go and ask their children because their children are just as bad off ... and the women have to go without something to pay for the

day care while they're trying to pay the power bill. It's very sad. I don't think the government think of this. (Rosalie, 77, Aboriginal woman, Hume region)

On this particular day it was really super cold and here she is in her chair with a rug all wrapped around her and no heater on because she couldn't afford it ... the house was worse than a fridge, and she's not the only one. (Ellen, 56, Hume region)

Depending on the state in which women reside, they may have various concession schemes available to them. However, eligibility for financial assistance with power bills is often stringent – and, indeed, tightening – and discretionary (dependent upon the empathy of the contact person). Further, women have to know that such schemes exist. Through her work as a financial counsellor, Ellen reported that some older women have to get food parcels when their power bill is due. Many of the women adjusted their meals to suit their budget, rarely eating meat or fish, or no longer having three meals a day. One ate just fruit and vegetables all week after shopping on Saturday just before the markets closed when food is cheapest, and another said:

Sometimes your food all day is a cup of tea and bread and a little butter and sometimes fruit but you can't buy meat and all the things that you need. (Daniela, 78, NMR, migrant)

Lack of money affected their ability to socialise:

When people say, 'Oh come along, it's only \$5'. Yeah, to you. But \$5 there, \$2 there and you're minus \$10 to \$20 a week. (Giulia, 68, migrant)

And I feel embarrassed that my friends so often offer to pay for me to eat out – even if I do have the money that week. Sometimes I get the impression that they feel sorry for me. (Anna, 58, NMR)

For some, there is no money for haircuts (one woman saying it was 10 years since it was trimmed) and others spoke of small outings like going to the cinema as being out of their reach. Rose related that she and her friends use their (Victorian Seniors Card holders) annual free travel ticket to travel to medical specialists. Others spoke of their shame in not having the money to buy Christmas presents. This sense of shame attached to their financial circumstances led to a reluctance to ask for help and feelings of failure. Helena said:

I've lived on bread and butter before ... I don't share these thoughts with a lot of people because it's very revealing and it's very scary and you leave yourself quite ... open to being judged. (Helena, 57, NMR)

Rose felt that the shame was instigated by the way superannuation was promoted, and had some advice for government in educating older Australians about funding their retirement (Security4Women, 2005):

I don't want fear-based stuff.... Educate us and empower us rather than frighten us because all that makes me think is, 'It's all hopeless it's all, I'm useless, my whole life I've achieved nothing ... I'm a few years away from retiring and my whole working life has been meaningless because I can't support myself'. And that's not true but that's the feeling that I get.... If I don't have a million dollars to retire on then I

haven't thought about my future. If I don't have a funeral plan then I haven't thought about my future. (Rose, 72, Hume region)

Where the women had an entitlement to a government benefit, it was often something to be carefully balanced with any paid work and managed to ensure ongoing security via some pension, and for some, public housing (Sharam, 2011). Betty has little left after 75 per cent of her disability pension is used for the mortgage, and Rose lives on \$500 a fortnight after three hours work each week combined with the aged pension. She said her public housing rent would increase if she earned more. Lesley is in a similar situation:

I work all the time, I do my voluntary activist work and that's ok. But my situation is very non-conducive to me doing anything. I'm actually frightened of getting an income. I've got things I'd like to publish but I think, 'If I publish a book and people start paying me, it stuffs up my whole sense of security, basically'. It puts me in the situation where I might end up in the private rental market and on Newstart, which would be an absolute disaster for me. (Lesley, 60, NMR)

There were recommendations from several women that the government increase the rate of the single pension, and one woman suggested that if more men had to live on it, it would not be so low. Women complained that the cost of living increases at a higher rate than the single pension and pointed out that single pensioners do not have the benefits couples have, of sharing costs, such as power, rates, water and insurance.

3.2.3 Can't retire

Women spoke of wanting to retire – feeling tired or unfit and wanting time for themselves after a lifetime of work, or wanting time to spend with grandchildren – but being restricted by financial insecurity. One woman and her husband had retired until circumstances, including the Global Financial Crisis, forced her back to work:

We had retired at one stage and had no intention of returning to work ... I was on carer's pension for quite a while but it just wasn't meeting the need. We just couldn't survive. (Andrea, 60, Hume region)

My super is just way too small to hold ground in inflation and into the future, so [I started] my own business with a view to working into my 70s. (Peta, 60, NMR, migrant)

Many expected to have no alternative but to work for as long as possible – some spoke of never being able to retire.

3.2.4 Health and wellbeing, disability and mental health

Many participants were surprised by just how debilitating ageing was. They described deterioration in their physical and mental abilities that was unexpected and forced them to reassess future needs (Pit & Byles, 2012). The belief that they could always take care of themselves was shaken by increasing pains and loss of physical abilities. Normal activities such as vacuuming, washing floors and cleaning showers, or carrying shopping home became challenging. Employment, too, became more taxing.

Like on a Sunday when most people are having a bit of fun, I'm exhausted, but that's ok. It mightn't sound like much, three hours [work per week], but it's all on your feet. You don't eat, drink, it's just full on, three hours on your feet. (Rose, 72, Hume region)

Some women were concerned about long waiting lists for certain operations such as hip replacements, or procedures such as cortisone injections. Lorna said:

I need [the injection for pain relief] again but I can't afford ... to have it done privately because it was \$300, and \$129 back from Medicare ... So, I'm on the waiting list. (Lorna, 59, NMR)

The Medicare system was well regarded by others who were happy with the level of care it provided, and with the healthcare card:

I think we live in a very lucky country where we have free health. The whole cancer thing I did, bar a couple of things, was all free. And I got good service, I'm not unhappy with anything really. So we're very lucky in that way. That we have got a community and a government where, to a certain extent, look after us. (Michelle, 59, NMR)

Where women had concerns over healthcare costs, they related them to the expense of private health insurance, medications (particularly to treat chronic illnesses) and alternative therapies and nutrition. Brenda has to choose between paying for medicines and living expenses such as rent and bills.

I had some savings and slowly but surely the pension didn't supplement my bills. I mean I have a huge medication bill which is a worry because I'm getting to the point now where I'm going to have to drop some off. (Brenda, 59, Hume region)

Some despaired that they were expected to continue to earn an income until 65 or 67, even with chronic conditions such as rheumatoid arthritis and fibromyalgia, and doubted their ability to do so, leaving them wondering about the viability of their futures (Pit & Byles, 2012). Other women spoke of health concerns ranging from the risk of early dementia due to past head trauma, to heightened stress levels, anxiety, and clinical depression as well as genetic conditions, cancer and asthma.

Just living from day to day on virtually nothing, but I also think with my health, I'm not going to be around for much longer. I've got heart problems and my lungs and one kidney. (Betty, NMR)

I guess that big thing, it is the mental health I think that I struggle with most ... poverty does compound [things] like when I'm feeling really poor that's when all those issues are thrown up and the gremlins start. (Bronwyn, 60, Hume region)

At the moment I've got this blank wall and I can't think. (Adele, 62, NMR)

For several women, physical injuries caused by earlier motor vehicle accidents, violence or other incidents continue to affect their health in older age (Broderick, 2011). It seems that most of the women suffered health problems and disabilities due to ageing. According to a report from the Australian Bureau of Statistics (ABS, 2009a), 40 per cent of people aged between 65 and 69, and 88 per cent of those aged over 90 have a disability. More women than men are affected in the older age

cohort, with 75 per cent of women and 58 per cent of men experiencing profound limitations. In this study, too, it was difficult to differentiate women with disabilities from women with diminishing abilities caused by old age.

The holistic nature of health and wellbeing goes beyond physical and mental health to include a spiritual dimension, as illustrated here by Anna, who describes her inability to access physical therapy as just one of the constraints affecting her wellbeing:

I delayed [things] like physio visits, hand therapist visits and singing lessons, and had to stop going to live music concerts, which are part of my professional development as a composer and teacher as well as 'feeding' my spirit. (Anna, 58, NMR)

3.2.5 *Housing and fear of homelessness*

Homelessness among older women is an emerging problem and has been identified as one of the three priorities of the Australian Social Inclusion Board (2013). Between 2006 and 2011, the number of older people living in private rental housing increased by 44 per cent, rising to 87,712 in Victoria and 336,174 across Australia (ABS, 2011a). At the same time, the number of homeless people over 65 years of age increased by 40 per cent between the 2006 and 2011 censuses (ABS, 2011a), and in Victoria, more females aged 55-64 than males aged 55-64 were homeless in 2011 (51 per cent) (ABS, 2011a). Given these statistics, the women's concerns about relying on the private rental market seem well founded (Security4Women, 2008). Although the security of their own home was critical to women, some had still been advised to consider selling it to fund their later years.

The financial advisor said to me, 'You'd better start thinking about getting rid of the house, because going on your date of birth you're not going to be able to get anything from the government in the way of pension until you're 67'. (Stefania, 59, NMR)

One woman had already downsized from the family home and still had to sell her apartment and move to a flat in a suburb on the urban fringe. Other women continued to provide the family home for adult children or grandchildren so were particularly reluctant to sell their key asset. In this regard, it is important to note that, in its current state, the public housing system is unlikely to provide a solution to many who need subsidised housing. Lesley has been active in lobbying for better public housing. She said that the public housing system is under review and shrinking, a claim supported by the literature (Security4Women, 2008; Sharam, 2011; Yates, 2013).

I don't know how much you know about the public housing situation but the supply is a fraction of the demand and the need ... [It is] in a shake-up at the moment and when it falls down a lot of people are going to fall out into the gutter. (Lesley, 60, NMR)

Her comments reflect widespread concern. Women at risk of losing their public housing as well as women who risk losing their homes were fearful of being powerless in an expensive and volatile private rental market – a fear based on actual market conditions (Sharam, 2011). A 2011 study of 111 single Australian women over 40 years of age found a third of those renting were in housing stress. And although many had incomes well above average in the \$60,000 to \$80,000 bracket,

few could afford properties in the current market – even those with mortgages were pessimistic about their chances of still owning their homes by retirement (Sharam, 2011). The contrast between single pension rates and the amount of money needed to cover average rents was stark, and prompted women to realise that, realistically, they could become homeless.

My rent here is \$950 a month [and] I only get the normal pension ... it's a real desperate worry for me. I keep thinking I'm going to end up living in my car like I've seen some people. (Brenda, 59, Hume region)

I've been on a really low income for a long time and I've been losing sleep in recent years over what's going to happen over my housing prospects because I rent privately and I'm single.... The thought of homelessness ... is really scary. (Anna, 58, NMR)

It registered with me about six years ago when I was in private rental, the way the rent was coming up. It think it went up \$70 in just one increase. And it hit me then ... that , 'Gosh, I could end up on the homeless list'. (Adele, 62, NMR)

For some, the reliance on public housing or the private rental market was the result of an inability to buy a house when they were younger. Several women had spoken about earlier difficulties with acquiring bank loans even when they were securely employed. At the ages they are now, these women are left with few options, and being forced to move to cheaper suburbs on the city's outskirts means women are removed from familiar communities and traditional supports – particularly challenging at an older age.

And my fear is ... that once they hand over public housing to private profit they'll [say,] 'This is worth a lot of money, so we'll sell that and we'll move those people to outer Cranbourne in some little cardboard jerry-built dump [and] I will be moved to somewhere that's really unsatisfactory to me, against my will, with no power to prevent it. In a place that is distant from family, friends, support systems, public transport, etc., etc.. And that I don't have another option because I don't have sufficient funds to buy myself something. (Lesley, 60, NMR)

3.3 The cost of traditional womanhood

Women's human rights (including economic and social rights) cannot be fully realised within existing social, economic, and political structures which value specific economic contributions over and above social contributions, such as caring. These structures also undervalue women's human capital to the detriment of society and economy. (AHRC, 2013b, p. 5)

3.3.1 *The cost of bearing the next generation of taxpayers*

Of the 32 women who participated in this study, 29 had children and had primary responsibility for those children – representing a common trend across Australia (Broderick, 2013). The Australian Human Rights Commission reported that female parents spend more than twice the time caring for children under 15 as male parents. In an average day, mothers spend eight hours and 33 minutes compared to fathers spending three hours and 55 minutes with their children (AHRC, 2013b). It follows that more mothers than fathers work part time (Ellis, 2011; Quinn, 2008).

The Australian Human Rights Commission (2013b) reported that only 7 per cent of fathers with children under six worked part time compared to two-thirds of employed mothers (66 per cent). Reflecting this, the women in this study spoke about their work lives being limited by caring responsibilities. Only part-time or casual jobs were open to them because someone had to be available if children were sick, and during school holidays, and to deal with emergencies and school events in work hours. Pre-school children and babies, and children with disabilities, required greater parental attention.

I look after two children, work part time to allow me to take them to school and bring them back home. Because of all the violence and fear my son had a touch of autism.... So you can imagine what I went through. No-one would want to look after him. (Giulia, 68, migrant)

Georgie described how her husband's career was prioritised (after she supported him during his study) and that, since he travelled as part of his career, his physical absence from the state left her no choice but to take only casual and part-time work with no ongoing or urgent responsibilities. This meant that her work was low paid. Ellen's story encapsulated the barriers that prevent women with children from accumulating superannuation to equal that of men. (Current options for wage earners to make spousal superannuation contributions are relatively new and were not mentioned as a possibility by any of the participants. Indeed, it would be interesting to determine the extent to which this option is taken up by Australians, even now.)

My husband, from the time we were married to today has always worked full time. But mine, I was full time, I had to quit my job to get married, then I was unemployed for four months, then I worked, then he was transferred. I had to quit my job, move to a new town, then got a job after another couple of months and then I got pregnant. I had to then quit my job. Then I was out of work for seven years and then I had to get a part-time job and I think it was, say, 16 hours and then it was on what we would have termed 'pathetic money' type thing and he's still working full time. (Ellen, 56, Hume region)

And these issues around the conflict between employment and caring responsibilities are not simply about the hours women and men put into caring. Women noted that there is an element of freedom that men retain that is not available to mothers:

Men don't do what we do ... the caring ... if a woman wants to do anything they have to make sure they have a babysitter, you know whether it's an uncle or an aunty.... Whereas a man can just get up, walk out the door, get in the car, turn the key. (Iris, 55, Aboriginal woman, Hume region)

Housework is still predominantly undertaken by women (ABS, 2011d) and still considered women's work, as advertisers know so well. This consumes hours which might otherwise be spent in the workforce. The unpaid labour of women in the home allows men to do other activities, including paid work.

He was a hard worker, but then he could be a hard worker because he come home [and] everything was clean. (Giulia, 68, migrant)

Women spoke of re-entering the workforce at 45 or even 55, when children were old enough. Women's absence from the workforce meant that they were not able to access the formal and informal training that is often available to ongoing employees. Expertise with computer systems is a particular gap for women who have interrupted careers. The inability to access training or achieve qualifications, not through lack of motivation or ability, but simply through an inability to pay for courses and due to the demands of unpaid caring left women with little chance of securing well-paid work. For some, this age when they had the time to theoretically amass some earnings and superannuation coincided with the arrival of grandchildren. Despite the financial hardship it caused, Helena was happy to care for her new grandchild one day a week to help her son and daughter-in-law:

They didn't have to ask me [to babysit] one day a week. And it was also a good opportunity for me to learn to manage on four days of pay. (Helena, 57, NMR)

3.3.1.1 Sole parents

The restricted income-earning capacity of primary carers of children – mostly women, as reported by the Australian Human Rights Commission (2013b) – is exacerbated for single parents, 82 per cent of whom are women (ABS, 2011e). Single mothers face daily discrimination by society, and when it is from lending institutions and property managers, their financial circumstances are inevitably affected. The same discrimination is not levelled at absent, employed fathers. The women in this research spoke of the difficulties they faced in seeking to raise happy, healthy, educated children and, in particular, of their inability to acquire housing loans. Inevitably, they accumulated debt, unsurprising given that the average cost to raise two children in 2002 was \$448,000 (\$812,000 in 2012) (Phillips, Li, & Taylor, 2013). As Clare said, 'it was tough, financially, emotionally' and yet rewarding:

Three teenage boys, oh my God, and one set of twins ... they were a pair of horrors they were. They are the most gorgeous men now, they're fabulous boys, but God they were tearaways in their teens. (Clare, 63, Hume region)

Elizabeth agreed:

I've probably predominantly raised those three children myself.... It's been a hard road but it's rewarding. (Elizabeth, 55, Hume region)

3.3.2 *Working for free in the care economy*

3.3.2.1 Caring for other individuals

The caring provided by women in this research went far beyond their children or partner. Single and childless women were called upon, too, to stop careers and change plans to care for parents (Security4Women, 2012). Caring for parents with health conditions requiring intensive medical intervention can be particularly demanding. For rural people, the effort is often exacerbated by the requirement to undertake hours of travel to and from city hospitals.

Well I stopped work because I was doing over a thousand Ks a week just to be with her ... I had the care of four of my grandchildren at that time and one was a baby. (Iris, 55, Aboriginal woman, Hume region)

Some women travelled between countries to provide such care:

My father had a stroke in New Zealand and my family wanted me to go home; my father refused my support and thought I wanted to lock him away. (Moir, 73, NMR)

And the participants reflected that, mostly, these requests or expectations were not the same for their brothers.

I've got a brother.... He doesn't look after my mother.... My mother, her partner ... I do a lot of care of them. Even though they've got six kids, I'm the only one who really does anything, which gives me the shits as a feminist because most of them are boys. (Lesley, 60, NMR)

The women in this research were socialised to be nurturers, encouraged from birth with baby dolls to bride dolls, and little appears to have changed in this regard to this day (Davies, 1989; Fine, 2010). Some willingly take on this role, as Andrea described:

I'm one of those people that has to be needed, or likes to be needed, likes to be appreciated. Sometimes I tend to probably take on too much.... But I tried too hard for a long time to be all things to all people. (Andrea, 60, Hume region)

There is an argument that women's lower superannuation balances are the result of women's choice and that therefore no redress of the financial inequity is in order. According to this position, women simply choose to be carers. This research echoes The Australia Institute's finding that persistent gender inequality is responsible for the superannuation balance inequity and that choice has little to do with it (Cameron, 2013). In this research, two participants were forced to take on the role of mother to their siblings – one for younger siblings and the other for her older (male) siblings – in the absence of their own mother. Mel, whose mother died from a brain haemorrhage as a result of her father's violence, said:

When I was 16 I had to give up high school to look after my two brothers and then [my father] made me be the mother of the house. (Mel, Aboriginal woman, Hume region)

Joan's mother had periods of hospitalisation with mental illness, and her father was alcoholic and her brother violent. She said:

I became the mother role once my mother left, when I was nine. She would go and come back for a couple of months, and when I was 16 she came back as if nothing had happened. (Joan, 64, NMR)

In adulthood, Joan was also called upon to look after her husband when he became a quadriplegic. She did this for 19 years, explaining that 'women are more nurturing':

If I was a man, I would have left the wife. That's what happens. Spinal injuries result in suicide 80 per cent of the time or the nursing home. (Joan, 64, NMR)

Similarly, Rose cared for her husband from the time of his diagnosis with leukaemia until his death three years later. She said that over this time her life 'just seemed to go downhill further and further'. Because his treatment was in a major city some distance from their town, she spent these three years living 'more or less in backpackers and all around the place' as her husband received treatment.

Huda went as far as to move from Syria to Australia to care for her daughter who had been abandoned by her husband. She has no choice now but to stay:

What we say in our culture, maybe you know it, 'She break my back'. That means I can't move anyway because of my daughter ... if somebody breaks [your] back [you] can't move. So because of her, I can't do anything so I have to stay with her. (Huda, Hume region, migrant)

Despite the great sacrifice she has made for her daughter, Huda does not expect that her daughter will care for her in her older age, saying, 'I don't know what's in their heart'.

All of the women described undertaking incredibly hard work over their lifetimes, combining caring for partners, children and grandchildren with long hours of work and study:

I work in the morning in one school, I work in the afternoon in another school, and in the night time I study ... I don't know if I can work more than that. (Daniela, 78, NMR, migrant)

The Sex Discrimination Commissioner for Australia, Elizabeth Broderick, has summed up the situation for women who provide care:

The problem is that superannuation, tax and employment systems financially disadvantage the [5.5 million unpaid carers in Australia]. After a life of entering and leaving the workforce, they – and most are women – find they have vastly less accumulated retirement savings and superannuation than others who have not made these sacrifices, often retiring in poverty or with severe financial disadvantages. (Broderick, 2013)

3.3.2.2 Working for the community

This research prompts questions about the legacy of our current superannuation-funded social security system for aged people. If people are expected to provide for themselves or risk homelessness (as many of the women in this research do), ideas of community are undermined. Lesley spoke about this in relation to lesbian collectives, and it applies equally to the broader society. Do we value community or just an individual's ability to purchase their own care in old age? The women spoke of values beyond themselves and beyond immediate family. They recognised the way in which their value systems worked against the accumulation of retirement savings, yet mindfully chose to work for the community instead. Many women echoed Lesley when she said:

I suppose it's about the life that I chose. It's a life where I wasn't looking after myself, I was looking after the welfare of society, you might say. (Lesley, 60, NMR)

One woman, perhaps the only one in this research, recognised that her life could have been different if she had simply made different choices about taking well-paid work. Peta had an opportunity to earn a significant wage at one stage in her life; however, her commitment to 'being a catalyst for change' was more important than providing for her own financial future:

I'm part of a spiritual community and community life there is very important – there's a spiritual dimension to our community life. Sharing's an important value for me. (Peta, 60, NMR, migrant)

Interestingly, new Australian research unequivocally reveals that choice plays no role in the lower pay and lower superannuation balances of women (Cameron, 2013).

The persistent gap between male and female remuneration for similar work and the gendered nature of informal care work play an important role in determining labour market outcomes for women. It is hard, if not impossible, to incorporate such factors into conventional notions of choice.... This analysis shows that the current superannuation scheme effectively takes the gendered income inequalities that exist during people's working lives and magnifies them in retirement. (Cameron, 2013, p. 1)

Many of the women expressed a strong sense of social conscience – and indeed women do more volunteer work than men (Security4Women, 2012). Some spoke of donating what they could to refugees, or investing in ethical funds or interest-free funds to support overseas development. Their ideology and activism drove their choices, raising the question of what kind of society we are encouraging with the move towards greater individual reliance on superannuation.

There was a refugee centre there for people who weren't entitled to benefits and I couldn't afford to give them much but every pay day I would buy them lentils, kidney beans, tin tomatoes, things like that and take them around there. It was only \$3 or something but they had nothing. (Lorna, 59, NMR)

Michelle claimed complete responsibility for her circumstances because she is an artist. Yet we might ask, where would culture be without art? She said:

No story at all, it's all my fault. I just spent a lot of years being an artist and I didn't make a lot of money. I made enough money to live on. When you have a calling, like being an artist, that's your lot! To do anything else would not be true to your nature ... I just find I get sick, my health deteriorates because I always feel like there's something not right. I'm not doing what I'm meant to be doing. There's something missing and it's always the art. So it's kind of like being an artist is a curse. (Michelle, 59, NMR)

For Iris, her self-interest was negligible compared to her love for her community. Her concern for her nephew showed the strength of her extended family ties and her willingness to care for others, despite earlier stating that her finances would be problematic in her later years:

I said, 'Just come down and see what you think' – because he doesn't live in community. Even though he is Aboriginal, because he's my brother's boy, and I don't think he knew what he was coming into. But he's slotted in very, very well. And we've taught him some values that he has to adhere to. (Iris, 55, Aboriginal woman, Hume region)

The women's dedication to living according to certain values extended to their personal lives and to decisions about their relationships. Sadly, Helena's dramatically reduced financial circumstances after leaving her husband prompted friends to

question her decision. Her husband had had an affair and she, perhaps, felt she had no choice but to be true to herself:

I've always had a strong work ethic, a strong family ethic, a strong value system. And right there and then it was almost like it was a threshold of, I could be a Stepford wife and I could continue to pretend that everything's fine or – and if I do that I'll never be me again. If I do that I've got to say, 'Goodbye' to this value system and live in a picture perfect kind of relationship where there's no substance. So I chose to leave the relationship after 23 years. (Helena, 57, NMR)

A common argument is that women choose to sacrifice throughout their lives and are naturally more giving than men. Yet the defined gender roles are so normalised by culture, everyday life and institutions that whether women really have a choice in this remains questionable (Noble & Pease, 2011).

3.3.3 *Socialised to sacrifice*

Do you think being a woman makes any difference?

No because I've never had a job and the guys I've had haven't had any money anyway and I just looked after the kids. No, that's what I was meant to do.... Oh sometimes I wish I was a bloke. (Mel, Aboriginal woman, Hume region)

Socialisation is complete when people believe privilege and disadvantage to be natural – or worse, the result of individual failings. The women's struggle with self-esteem reflects the ways in which girls in previous generations were socialised to be modest and (as is still prevalent today) to defer to men. The concept of 'man as head of the household' still pervades the way society operates. Some men's attitudes to their wives or partners reinforce this gendered hierarchy:

It's hard to put my finger on the way in which he discouraged me but I would certainly say he did. And yeah I think one other long-term relationship I was in, was always kind of the view that he was a more serious professional and he was the one who should be thinking about those things and I wasn't that relevant. (Peta, 60, NMR, migrant)

The construction of gender leaves women socialised to expect less than men; to undertake feminised work that is valued less, such as childcare, aged care, secretarial and administrative work; and to advocate for themselves less effectively, if at all. Notions of social justice values among women often see them in these roles, caring and advocating for others while neglecting their own interests. The idea of being 'good' and not troublesome still influences behaviour, even among adult women:

My mother suggested ... 'Get as many people as you can to prove that he was violent' and whatever. And I said, 'But I don't like to bother other people.' (Giulia, 68, migrant)

And Bronwyn described her circumstances in a similar vein:

Mum had been having strokes and was losing her mental capabilities ... and so she changed [her will] and I remember she told me and I could see how stressed she was and I thought, 'Well I don't want to cause you any more grief. I'm not going to discuss it with you now'. (Bronwyn, 60, Hume region)

Lesley, too, remembered:

I didn't try to get any sort of payout but I see that, in me, maybe a lack of sense of entitlement. (Lesley, 60, NMR)

Some women who had superannuation as part of their work conditions still missed out because of the part-time or time-limited nature of their work (Ellis, 2011). Women who resigned to move to different locations with their family or to have children found that their own superannuation could be paid out, and it made sense at the time to take the payout to reduce their home mortgage or fund renovations. The long-term consequences of such decisions, however, were detrimental for the women.

I was with Jack at the time and ... WorkCover had stopped and I was only getting \$400 a fortnight so that's when I took [my superannuation] out... You never get back... Well it went into the house. (Brenda, 59, Hume region)

It was 1995, [and] at that time, we were still allowed to take our super. So he said, 'Take all your super and we'll pay off the other house. That way we'll have no debts'. He never liked us having debts, so like an idiot, I never, never anticipated what was going to happen. I did, I cleaned out my super account. We paid off the mortgage, we didn't owe any money anywhere. (Stefania, 59, NMR)

When I was younger you could actually cash superannuation in, so ... I've cashed it in because I've needed to do that.... One time in particular when I and the children were in Queensland and I needed to get out of Queensland quickly, you know I wasn't in a good relationship. And I didn't have the money to leave so I just cashed it in.... You know when you're uprooting your children you need to make sure that you can do it properly.... Although in theory I'd have more superannuation now if I hadn't cashed it in, that was worth it for me at the time. And probably on reflection, it's still worth it because otherwise I would've been stuck. (Elizabeth, 55, Hume region)

Even if, according to the law, superannuation may be split between the two divorcing partners as part of property settlement, the socialisation of women may mean that they do not always expect or fight for their half share of the assets:

I went to get legal advice ... and I had a fight with [the family lawyer]. She said, 'You've got to force him to sell the house'. I said, 'There's no way I'm forcing him to sell the house, he would kill himself if he didn't have his house' ... she said, 'You've contributed in kind over all these years and you've been the sole breadwinner for a period of time' and so on and so forth ... but I said, 'No I can't do that'. (Eleanor, NMR)

The women spoke of a lack of self-belief preventing action. Poor body image or feeling 'too clever' and therefore unacceptable as a woman contributed to low self-esteem. Anna said, 'For me, I think that has been undervaluing myself, undervaluing my worth as a musician and an artist'. The messages from society that one gender is of lesser value than the other are subtle, yet powerful. Helena was able to overcome this through study. She found 'that did a lot of healing of my sense of myself, of my self-worth, of my value, of my confidence as a person and what my real worth was'.

Women's socialisation to be selfless, however, is powerful, especially when it comes to their sense of duty towards their children, even adult children. Women spoke of needing to fulfil expectations of their role as the mother, and it became a matter of pride to be able to pay for their children's weddings, or lend them money so that they could buy their first house (even if that meant the women had to refinance their own home), and to purchase life insurance policies to ensure there was some kind of inheritance.

And then there were the two weddings. Both my sons are married, and being of the Greek background you financially contribute quite a bit. And I wanted to do that. I didn't want my sons to feel like, you know, broken relationship and mum's in a different category. I wanted to do that for them. (Helena, 57, NMR)

So I took out a life insurance policy and I pay it on a monthly basis and it's absolutely killing me. It's a million dollar policy and I'm forking out about \$3500 a year in premiums.... I just feel like he walked out on me, not them, so I still have to provide something for them. I just feel like I have to do it. (Stefania, 59, NMR)

Women spoke of believing at a young age that their role was in the home and that they would be provided for by the male breadwinner. They were not brought up to be independent and not educated for the task. Two of the women interviewed supported their husbands by being the sole breadwinner when their husbands returned to study, yet both marriages later broke down. Other women tried to obtain qualifications later in life but were strongly discouraged by their husbands.

When you go back to study you start to think and I challenged my ex on things and that made him very angry. And then he started saying I should leave, I should stop studying. (Eloise, 61, NMR)

And Ellen said:

I wouldn't have been given the same support to do the housework, look after kids for me to go and study or that or take time off to go and do that, whereas I looked after everything house-wise and everything and my husband went out and got his career. (Ellen, 56, Hume region)

Others were prohibited by the cost of studying, yet having an education was recognised as critical by some of the women who were fortunate to have it:

Having an education has actually been pivotal for me being able to secure appropriate jobs so ... that's made a big difference. (Elizabeth, 55, Hume region)

Although perhaps more subtle today, the way gender is reproduced and enacted continues to result in discrimination against women, most prominently in the form of lower pay for women and low numbers of female Chief Executive Officers (CEOs) and board members (Noble & Pease, 2011; Summers, 2003; WGEA, 2012).

3.3.4 *Neglect and violence*

In Australia, it is estimated that one in three women experience domestic violence and one in five women are victims of sexual violence (CASA Forum Centres Against Sexual Assault, 2013). Half of all murders are related to family violence, and one woman a week is killed by her partner (Broderick, 2011; Dearden & Jones, 2008, p.

50). In this small sample of women in our research, nine of the 32 women spoke of experiencing violence or sexual abuse *even though no question was asked on this subject*. In conversation about superannuation, we heard from Adele that she had experienced domestic violence from her second husband; from Brenda – ‘I’ve got broken bones that were never healed in my body ... when I was three, four, five, six’; and from Mel – ‘My mum died when I was 16, she had a brain haemorrhage because my dad used to bash her and then he used to bash me’. Betty said, ‘He was abusive, mentally and physically – he liked hurting children and women’; and Lorna recalled, ‘He used to bash me up, that’s why I threw him out’. Samantha said, ‘I was badly hurt, physically and emotionally’; and Eloise commented, ‘I’ve been out on the streets, literally’. Giulia spoke of the violence and intimidation she lived with both as a child and a partner, and Fiona continues her lifelong recovery from childhood sexual assault by her grandfather.

The deep impact of violence against women and children cannot be underestimated. An additional, and often lifelong, burden is the experience of the economic ramifications of such violence. When women move from refuge to refuge, as Mel experienced, poverty follows. It is impossible for women to take furniture or belongings in these circumstances, and equally impossible to hold down any kind of job (Broderick, 2011). The women who left violent men invariably left homes and possessions and were economically worse off for the move. Sometimes predatory men followed women, forcing them to keep moving:

There was a guy from Tassie that was hassling me. No matter where I went he would find me so I took the kids and went. (Mel, Aboriginal woman, Hume region)

Even women who feared that their partner might become violent experienced a reduction in their assets as a result and were sometimes forced to leave employment to move far enough away:

[He] was aggressive and rather violent, tending towards, he wasn’t actually violent but was verging on that. I didn’t want to hang around to see. (Elizabeth, 55, Hume region)

The emotional impact of sexual assault and violence affected subsequent adult intimate relationships, contributing to their breakdown:

I think it all goes back to the original trauma, the original assault, as an eight year old.... I can see now how that’s impacted on adult intimate relationships.... You know, two marriage break-ups are directly related to that. (Fiona, NMR)

The assumption that women in the 21st century receive their fair share of marital assets on divorce or separation is not supported by the experiences of the women in this research. In violent situations, in particular, the women ‘just wanted out’. Living free from violence was seen to be compensation enough for the financial loss.

3.3.5 *Marriage breakdown: ‘Having a husband isn’t a superannuation plan’*

At the age of 35, it was probably the best that life could be. Life was just perfect. The two children, the brand new home, the business thriving, relationship was going great, everything was going fine. (Helena, 57, NMR)

Women do not easily leave marriages or committed relationships, especially when there are children. The women in this research described circumstances where there was little choice for them but to leave. Violence was one such circumstance (see section 3.3.4) and infidelity was another. The women could not reconcile continuing a relationship with a man who was unfaithful.

[H]e was having an affair and had a gambling problem, and he got our business partner pregnant and paid for the abortion. (Helena, 57, NMR)

He came home at five o'clock in the morning and I just said to him, 'I've told you, you're not going to be screwing around and getting into my bed'. [He said,] 'If that's the way you feel', so he got up and left. That was it. (Stefania, 59, NMR)

Marriage breakdown reveals the flawed assumption that underpins the current superannuation system, while at the same time exposing many women to poverty. It is not a simple process for women to be able to share in their partner's superannuation as part of a divorce settlement. Even when women acquire the family home as part of the settlement, mortgage payments are not always possible in their reduced financial circumstances. Georgie gave an example of this when she told of her inability to pay the owners' corporation fees on the house she acquired when her husband left, taking his superannuation. Women are at a disadvantage after divorce, and lack of workplace experience and qualifications combined with caring responsibilities leave many women without adequate income and with few options to change this.

It cannot be assumed that women will share in their husband's superannuation by way of compensation for the traditional female role they are expected to adopt. A Salvation Army report (Sharam, 2011) confirms that few couples can expect their lives to follow the ideal trajectory of marriage, buying a home, having a family and owning their home in full before retirement. The bleak disparity in the experiences of women and men post-divorce was clearly demonstrated in a 2010 report from the Australian Institute of Family Studies:

The increase in the divorce rate since the mid-1970s means that many Australians now reaching later life have been divorced ... for women who are divorced and single, the negative effects of divorce are found for general health, vitality and mental health. Furthermore, these effects are reasonably large. For men, there appear to be no effects of divorce on physical or mental health. (Gray, de Vaus, Qu, & Stanton, 2010, p. 14)

3.4 Specific circumstances

3.4.1 Specific circumstances for Aboriginal and Torres Strait Islander women

Issues of superannuation 'occur against a history of the dispossession of Aboriginal and Torres Strait Islander people and of forced dependency and discrimination' (Bassiuoni & Goodstone, 2013, p. 2). There is a great risk, therefore, that the superannuation system has the potential to further entrench such disadvantage (Bassiuoni & Goodstone, 2013).

Just as the superannuation system does not take into account the different working patterns of women, it does not meet the needs of Aboriginal and Torres Strait Islander people. And Aboriginal women are doubly penalised by the system as it

currently operates. The fertility rate is higher for Aboriginal women at 2.74 babies per woman (1.9 for all women) and their age when their first child is born is younger (median of 24.8 – six years younger than for all mothers), with 74 per cent of births to women aged under 30 compared to 46 per cent for Australian women overall (ABS, 2011b). A range of factors result in lower workforce participation, especially for remote Aboriginal people (Clare, 2012). Key among these is the higher rate of care provided by Aboriginal women to children, frail and elderly people and people with a disability or chronic health issue (AHRC, 2013b; Security4Women, 2008). The administration of superannuation is complicated, as reflected by the experiences of women in this research, and Aboriginal women (as other women) may not know how to maximise or claim their superannuation or keep track of a number of accounts (Clare, 2012, p. 3). The result is superannuation coverage of only 60 per cent for Aboriginal women compared to 80 per cent in the general population of women (Clare, 2012). Balances are lower, too, which is a direct result of lower median personal income for Aboriginal people of \$362 per week compared to \$582 for the Australian population as a whole (ABS, 2011f).

The narratives of the four Aboriginal women in this research illustrated different aspects of the additional barriers they face. Esther was brought up in a middle-class family and did not realise that her father was Aboriginal until adulthood. Her family and society believed him to be Indian. He therefore faced less discrimination – a telling reflection on the racism faced by Australia's Indigenous people. She worked at senior levels throughout her life, combined with the sole parenting of four children. In her later years, Esther worked and continues to work as an elder within her community, advocating strongly for the rights of Aboriginal people. Esther's contribution to this research spoke to the circumstances of her people as well as her experiences of how sexist discrimination operated throughout her high-profile and high-level public service career (see her Case Study in section 3.5.2).

Mel brought up her four children and four grandchildren, living in refuges for more than 10 years to escape her violent partner. This followed a childhood scarred by violence from her father. She is currently on the waiting list for a major operation, but still manages to care for others. Her teenage grandson lives with her now:

Well, I can go without money. I used to in my younger years and I can do it again as long as me and [my grandson] are fed and the rent's done and all that stuff. (Mel, Aboriginal woman, Hume region)

Iris, too, described decades of caring for her six children, as a sole parent from when her youngest was one year old, and then for her grandchildren – all combined with her nursing and welfare work from age 16:

I had the care of four of my grandchildren at that time and one was a baby. And they ranged from ... eight months through ... to three [years].... The three year old I had from when she was six months old, the twins I had from 18 months and then the little boy from eight months old. I've only got one left with me at the moment ... I had a couple of other kids stay with me that weren't related from time to time as well. So you just do what you have to do. (Iris, 55, Aboriginal woman, Hume region)

Now in her 50s (and surprisingly energetic), Iris has the time to work more hours in the paid workforce and has started a new business.

The superannuation balances of these women do not reflect their hard work and immense community contributions. Rosalie has worked her entire life in both paid and unpaid jobs since she was eight years old, including picking fruit, training and working as a nurse's aide, at TAFE and in community development roles. Over this time, she raised her own six children, along with many others: 'I brought the kids up and brought their kids up plus some foster kids'. She attributes her relative security to having a good husband and owning her home. However, after nearly 70 years of work, now at age 77, she has \$7000 in superannuation. From her experience, a critical determining factor for such low levels of superannuation is the discrimination that Aboriginal women face in society.

See, in our days we weren't very well educated so when I went to school it was, 'You half-caste, get over there', and we'd clean the school. No cleaners in those days because that was wartime. And I mean we hardly had any education ... [And then when I worked as a] nurse's aide, the aides used to clean ... we washed and scrubbed the floors. And that's all we did, no medical stuff at all. (Rosalie, 77, Aboriginal woman, Hume region)

Rosalie was affected by the policies that led to the Stolen Generation. And although she was not abducted from her family and community, she said, 'It was very bad when I was growing up. I saw kids being taken away. I was only little myself, we used to have to run into the bush'. Discrimination and prejudice, together with experiences of the Stolen Generation, are barriers that also prevent Aboriginal people from obtaining services for the aged, including Home and Community Care.

There were older people and younger people, and people with disabilities that really needed home care and they would not let government people into their houses, they were so frightened. (Rosalie, 77, Aboriginal woman, Hume region)

As part of her work, Rosalie spent time gaining the trust of Aboriginal people who were being resettled in her town, and worked to establish a service that saw Aboriginal workers providing the necessary services to older Aboriginal people.

The achievements of the Aboriginal women interviewed were great. Their own pride was most evident when they spoke of the achievements of the children they had raised:

I've got a nephew who works up [government] in Wagga. And then I've got another nephew who is going into law, the Aboriginal side of it. So you know they're all starting to step up, especially the men. I encourage boys to go as far as they can and a lot of them are doing it through sport. Like I have a grandson, he's two years or three years now out of uni for mental health ... and her other son, he's into doing something in parks and gardens, he's a manager ... and my granddaughter, she's doing her doctorate in teaching and the psychology of teaching. She's going great. And another one, she's a nurse and a pain in the neck. Comes in and looks in my cupboard, because I'm a diabetic you see, she doesn't know where I've got hidden stock ... and my other daughter, she's a school teacher, she helps out. Then my other one, she's a nurse at the base hospital. (Rosalie, 77, Aboriginal woman, Hume region)

3.4.2 *Specific circumstances for CALD women*

Six participants were from a culturally and linguistically diverse (CALD) background – from Iraq, South Africa, Sri Lanka, Italy and Argentina. A further five women who were born in Australia or emigrated at a young age reported strong cultural influences from their overseas-born parents. Giulia, for example, felt that there were culturally based expectations of her because of her gender, particularly from her mother: ‘For her, I was just to help the family, to bring the family up and not anything [else]’. She moved here as a teenager and, although keen to finish her education, she had to accept a factory job. Her mother had assured her that she could continue her education in the new country, but this changed when they arrived in Australia. She said, ‘As usual I took it, the family needs it, you do it.’ Peta, too, described strong perceptions of women’s work in her culture:

You know when I was working in [my country] as a teacher, men were paid like double women and you know all those kind of conditioned beliefs around the value of women’s work were very, very strong. So I don’t think that set me up very well.
(Peta, 60, migrant)

Moira has faced a different type of problem in that she has worked in three different countries over her many years in the workforce, and is expected to negotiate how much of her pension is to be paid by each country. The uncertainty of her situation and the different pay days make it more difficult to manage financially.

Four women came to Australia escaping war or military rule in their home countries. Their relief to be in a safe country left them open to exploitation by employers. One woman described very low rates of pay and hand-written payslips, and another recalled that she was expected to regularly work many hours overtime into the early hours of the morning with no pay at all for this extra work. She said that she was the only employee expected to do this, and the only Asian migrant employed there. She did this for five years so that she could keep her job. Some employers thus take advantage of migrants’ feelings of vulnerability, as many migrants do not want to cause trouble in case they lose everything they have struggled for. Anu did not know where to go for advice:

The [employers] say, ‘This is a function that you have to work voluntarily’.... That is what the agency says, ‘Well you have a job, we have thousands apply’. So what do you say? That is when to shut the mouth and do. (Anu, 55, migrant)

When Anu arrived in Australia from Sri Lanka in the early 1990s, she sought part-time work to enable her to care for her infant daughter. She worked as a catering assistant in aged care. For more than a decade, she was not paid superannuation. At first she was unaware that superannuation existed, but once she found out (from talking to another worker) she attempted to obtain the superannuation she was owed, and was unsuccessful. In one case the excuse given to Anu for not paying her any superannuation was that the company had gone into receivership and could not afford it. In another case the company claimed that she had been paid superannuation, although she had never received it. Another participant, Daniela, was rarely paid superannuation in any of her jobs, and when she was, it was significantly less than the amount she calculated:

I never receive a note that I have superannuation or something, never ... they tell us that they put superannuation when we were working more than one year with

them and then I finish and I know that I have \$1000 in the superannuation and I think I received around \$500 or \$600. (Daniela, 78, NMR, migrant)

Migrants are often highly qualified in their own country, yet their qualifications are not recognised here. Daniela had been a school principal in her own country yet spent 10 years in Australia cleaning toilets in a shopping centre.

Two interviewees were recent immigrants from Iraq – one seeking asylum from political persecution, and the other who came to support her daughter (who had been abandoned by her abusive husband) and grandson. These two women faced challenges above and beyond those of other migrant women. Their almost complete lack of English put most jobs completely out of their reach, and their sole source of income was Centrelink payments. Nonetheless, they were making heroic attempts to generate an income and make a life for themselves and their children in Australia.

I'm working as a childcare provider but at the same time I'm happy to do any kind of job if I can.... I'm really very good with cooking and ... using the sewing machine and designing clothes.... I would like to do [this] but as you know I need some support.... I am running a family day care but at the same time I need more children to be in my care. (Khadija, migrant, Hume region)

Always I think what I have to do. If I don't have something I have to do with the study always I am using dictionary, help myself to understand English language. (Huda, migrant, Hume region)

Khadija spoke (through an interpreter) of experiencing racism in the public housing sector, and of receiving inadequate government support upon her arrival in Australia:

Government didn't provide for us accommodation. Even when my husband, he passed away and I've got special circumstances and I did apply for public housing [but] nobody listen to me. (Khadija, migrant, Hume region)

Khadija was widowed in 2010, and Huda is still waiting for her husband to join her and her daughter in Australia via the family reunification migration program. In both cases, the husband had been the main income earner and both women spoke of the difficulties they faced in supporting themselves and their families without their husband's financial contribution, as well as the grief they experienced due to his absence. Additionally, Huda described the difficulty of being a woman without a husband in her culture:

As you know, as women in our culture there is a lot of commitments from our side, there is culture, there is tradition, there is religion, there is a lot to stop you from doing something. I'm living in this situation with my daughter – it's something unacceptable because nobody leave the women to live by themselves in our culture.... This is the first time in our life, and even between all my family we are the first women living by themselves ... it doesn't matter how strong you are, women they need to be with the men.... Especially with my disease and all the medical problems, always I am praying nothing will be happening for us in the midnight. (Huda, migrant, Hume region)

Needless to say, neither Huda nor Khadija had any superannuation, nor any opportunity to build a superannuation balance. Their experiences, like those of the

other migrant women, confirmed that women from non-English speaking backgrounds are particularly likely to have to work in unskilled, low-paid jobs. Some described not speaking English well, trying to think in English, and not understanding the society or its laws. Government bodies such as WorkCover and Superannuation were even more baffling to these women, as they are even to people born in Australia for whom English is the first language.

The effect on superannuation balances is clear for the women in this research who were paid in cash, paid no superannuation, underpaid and even unpaid for a significant proportion of the time, and largely employed only in unskilled, low-paid jobs.

3.4.3 Specific circumstances for lesbians

Lesley came out as a lesbian at age 21 and lives true to her sense of individual autonomy. She is against marriage for anyone, preferring people to have their 'own rights and income [so] that prevents abuse of power in any way'. Recent legislative change to recognise lesbian and gay de facto relationships – but not marriage – has added to the injustice lesbians have lived with their whole lives by worsening their financial situations. Although there is less discrimination in society now, Lesley described the kinds of abuse she and other lesbians faced in earlier decades:

I'll give you the most extreme example. It's happened to a few friends of mine, gang-raped as punishment for being lesbians. Having a Molotov cocktail thrown into your house, bricks through your window, graffiti on your house, car tyres being let down, not to mention being punched up, physical violence. You always had to be aware in public if you displayed any affection that you were likely to, and if you did and were game to do it, you'd have to fight the guys off physically.... Getting kicked out of houses because some little yobbos have painted 'lesbian' on the house you're renting so you get kicked out. That happened to me. There's just a few examples. (Lesley, 60, NMR)

Within this environment, lesbian communities were established and informal provisions made that women would care for each other in old age. However, Lesley has observed within her own circle that, 'in the end, people seem to have a biological imperative to look after people of their own blood'. There were reports of women who had indicated that they would look after their friends in the lesbian community, and who themselves had been cared for through illness by the community, who instead left inheritances to distant nieces or nephews. One exception was a woman who, in her will, left her house to be sold and the funds used for three social housing flats reserved for older, impoverished lesbians. However, this is the exception.

After a lifetime of living with prejudice and according to a set of societal and legislative rules, lesbians are now faced with financial penalties due to legislative change on pensions and benefits that recognise de facto relationships. Instead of having an entitlement to the single pension, a lesbian couple is now treated as a married couple and receives less money. This is despite the fact that for all their working and partnered lives, they did not have the tax benefits afforded to heterosexual couples, such as the dependent spouse deduction.

You ask any older lesbian or gay couple. They're not going to have any of the benefits of the change of laws ... [but they] are already having a lot of the penalties

and there's a lot of relationships that have broken up. There's a lot of women living in extreme fear of now being caught for Centrelink fraud because they don't feel safe declaring their relationships. And there's even, people have committed suicide over it, it's been so stressful. It hasn't been beneficial at all. It's just caused distress. (Lesley, 60, NMR)

This injustice co-exists with the lower earning capacity of lesbians as a result of discrimination in the workplace. And this financial penalty is exacerbated by the fact that superannuation balances reflect income levels.

In past years, a lesbian or gay partner did not have the right to the assets of a partner who died. This was the right of the biological family. There was no avenue for a settlement, either, in relationships that were separating. At the time that the legislation for recognising lesbian and gay de facto relationships was introduced, there was some discussion of a 'grandfather clause' to address this clear inequity, but nothing eventuated. In addition to this is the fear some women hold of living in an aged care institution:

That's the other scary thing, going into any kind of straight service provider, especially when you've grown up in [the face of] extreme violent and obnoxious discrimination. I've seen the older lesbians are still terrified in whatever nursing homes and situations they are. (Lesley, 60, NMR)

3.5 Discrimination against women in the workforce

For older women, the socialisation of the mid 20th century idealised women's beauty and smart young women were encouraged to hide their intelligence. As Eleanor says, 'It wasn't fashionable to be brainy'. There was a post-war push for women to return to the home or to feminised jobs, and for men to return to the factories and to management roles. For women to do otherwise was seen as taking jobs that rightly belonged to men, the breadwinners of families. Some sectors were not options for women. The participants spoke of wanting to join the navy, take over the farm, or compete equally with men in music composition. Yet in each area, their potential or actual contribution was disregarded.

You're talking to someone that lived on a beef stud farm ... I was an outdoor girl that would try to help my father until I reached puberty and then that wasn't encouraged, and the succession of the farm goes automatically to the son ... it's almost subliminal ... I do know of another family in that locality where the female is the farmer. She's a great farmer and the son didn't want to. So that family was able to foster that interest irrespective of the gender. (Fiona, NMR)

I felt a deep conflict between being a classical singer, and the inherent sexism of opera.... And also I notice what I do most satisfyingly is compose music and it's still a man's world there.... It's really a man's world ... women still have an incredible struggle to get their music heard. And I get patronised by the men in the groups that I'm in, even if they're friends, even when they're younger than me, there's a sort of condescension there even though they respect what I do ... [and] decision-making happening in little cliques. (Anna, 58, NMR)

In the post-war years, it was culturally acceptable for women to work in gender-appropriate jobs to augment the household income. The imperative to bring in extra

money so that the family could survive was reason enough, and any job would do – even if low-paid and unskilled. Women were encouraged to earn money to supplement a man's wage rather than pursue a career.

I'd say being married probably hindered me in one way because I would have been able to look for a choice of pathway for employment. Instead, I took a job just for the cash not for the career.... You could not think that you wanted a career, you were just trying to get that grocery money or the mortgage money. (Ellen, 56, Hume region)

3.5.1 The effects of past discrimination on women

Some kinds of discrimination described by the women in this research are now illegal and may seem unbelievable or even irrelevant today. However, the consequences of past discrimination remain very much in evidence today in the generally poor financial circumstances of older women. And whether discrimination is a thing of the past is open to question. The literature review in Appendix 1 explores this issue more fully. In this section, two case studies illustrate how legalised discrimination in the past worked against women in the workforce.

Women described circumstances where their presence was tolerated but they were not taken seriously, treated as 'a joke', and not considered for important positions or deemed suitable for important new industries, like computing. Sometimes women were called upon to do the challenging work, but were not remunerated for it. Their work was unacknowledged and generally within lesser roles as secretaries or clerks, as described in the case study following this section.

It has been a truism for decades now that the expected standards of work performance and behaviour are higher for women, as exemplified in Esther's account of a young woman who was accepted into an elite government department because she won a medal in economics at a prestigious university, but was still considered a novelty by her male colleagues and subjected to both class-based and gender-based discrimination.

Discrimination against women was broadly supported by society at the time when many of the participants were beginning their work lives. Assumptions that every woman would be married, that marriage lasted until death and that husbands would share their wealth underpinned widespread acceptance of this overt discrimination. Several women in this research had to resign from their employment once they were married.

I was in the library and then I got married. And when you got married, in those days, you were out. (Esther, 78, Aboriginal woman, Hume region)

Back in my time [about 1973] when I first started at the State Savings Bank because I was single I could be a teller. My friend who got married had to stand down and go behind and be an admin worker even though she'd been a teller for a long time, on way less [pay]. We were always different to the men. Even though you were both doing exactly the same telling job the male always got more. I was actually the number one teller so I was above him and he would still always earn more. (Ellen, 56, Hume region)

While some organisations did not employ married women, others would allow married women to reapply for their jobs as ‘temporaries’, which involved loss of conditions including superannuation.

Once you were married you were employed as temporary so you didn’t pay super.... When you were single you were on a permanent status and when you were married you had to resign ... and reapply for your position, which then made you a temporary, and no super. (Adele, 62, NMR)

Ellen spoke of holding jobs with major banks and corporate organisations that did not offer superannuation for women. When she tried to organise her own superannuation, she found that ‘it wasn’t there for women’. Forced resignations compounded the inequity as women reported having to begin at base levels despite their previous years of experience. This situation applied equally to women who followed their husbands’ career moves. Unless women were able to secure transfers, they had to begin all over each time their husband was presented with a new opportunity or promotion in a new location. Another consequence was the lower level of redundancy payouts because these are based on years (and level) of service. Career advice for girls during the 60s and 70s focused on three main occupations: teaching, nursing and secretarial work. Traditional female jobs paid less than male jobs – a trend that continues today, as recognised by Fair Work Australia (Fair Work Australia, 2012). Fiona spoke of the effect of the discriminatory pay rates paid to her then and now to her daughters:

It actually hurt me. Yeah. In the gut, in the heart. Because I’ve encountered that all my life and I don’t want my daughters to be hampered by that. (Fiona, NMR)

Lorna similarly commented:

All the jobs I’ve done all my life, teaching, nursing, community service, they all pay far less than anything else, and I’ve worked bloody hard. (Lorna, 59, NMR)

3.5.2 CASE STUDY 1: Discrimination at high levels

Esther began working as a public servant in Canberra after she graduated from university at the age of 19. Her first job was in marketing in the then Department of Commerce and Agriculture. She reported that, as the first female graduate clerk, she was seen as ‘a joke’, having to make tea and coffee for the higher-level civil servants and act as a hostess during meetings. As a result of this discriminatory treatment, she moved to the library, before having to quit when she married in 1957. At that time women had to resign once they were married, she says, unless they were doctors or lawyers. She recalled that married women in the diplomatic corps faced many challenges, including entrenched class prejudice, being paid as secretaries no matter what work they did and never being offered promotions. Understandably, this led to much bitterness.

Some years later, Esther was able to re-enter the public service due to a shortage of people with expertise in her area. However, she was only employed in a temporary position, and at the lowest possible grade – ‘base grade clerk one temporary female, and that’s about as low as you could get’. She recalled being asked what she would do with her children during the school holidays when she

applied for this job. Later she was able to get a job as an examiner of trademarks at base grade four, but said that she felt 'sick and fed up' of training new male employees who were paid more from the day they arrived. As a result, she left the public service to work at the Australian National University, re-entering it about a year later. By this point the Service Act had been changed to allow women to be appointed to permanent positions. Esther had to start again at level one, but was eventually promoted and was able to work her way up the chain, although she commented that 'you battled all the way, really'.

Some years later, she discovered that when she had been given a promotion a confirmation of her permanency was placed on her husband's file (he was working as a public servant too), revealing that Esther was not considered a completely autonomous employee.

When she moved from the Commonwealth public service in Canberra to the Victorian public service in Melbourne, she discovered that the state public service was far behind in terms of offering equal pay, so she was back to square one. Then Esther was what many people at the time described as being 'Jeffed' (that is, made redundant when Jeff Kennett became Premier of Victoria in the 1990s). And she found that the redundancy payment offered to her was much lower than that offered to her male colleagues. This was justified as redundancy payments were based on the number of years of uninterrupted service, and any women who had taken time off for children suffered. Maternity leave did not exist at that time.

She became a single parent of four children at the age of 43 when her husband died (though they had separated a few years before his death). At this point women had only just gained the right to their own superannuation, and upon her husband's death she did not have any right to his accumulated superannuation because they had separated some years previously, even though she had supported him for many years and was the sole supporter of their four children. She spoke of feeling 'desperate' at times due to the lack of financial assistance available to her, as a single parent. Her mother provided what assistance she could, and on her retirement the \$50,000 inheritance left to her by an aunt enabled her to pay off her mortgage. Little financial advice was available to her at any point, and she was forced to work it out for herself or learn from others. This experience perhaps contributed to her work in the Women's Advisory Bureau, which produced two information booklets, one called Government Assistance for Lone Parents and another on family law.

3.5.3 CASE STUDY 2: *Living and watching discrimination at work*

Ellen currently works for a rural women's health service, her role specialising in economic wellbeing. She came to this position after realising through volunteer work in aged care that many women are left in dire financial straits after the deaths of their husbands, and without any understanding of how to budget or manage their money. In her professional experience, she identified that the main reasons women are frequently left without funds as they approach retirement are due to them moving from full-time work to part-time work or stopping work

completely to have children, or (often in their late 40s) becoming carers for their elderly parents.

Ellen grew up in a very poor family and did not want that future for herself. As a result she was always quite conscious of her finances. She worked in a number of jobs in different sectors, experiencing overt discrimination for being a woman in a variety of ways, or observing its effects on other women. For example, when she first began working at a bank (before her marriage, in the early 1970s) she was able to work as a teller because she was still single, but one of her friends was moved to administrative work when she married. Another friend was forced to leave her job at the local council when she married. At the bank, the administration positions for married women received a much lower rate of pay than that of a teller. Among the tellers, men were paid more than women for the same work, and men lower in rank were paid more than higher-ranking women tellers.

When Ellen first attempted to arrange her own superannuation to assure future financial security, she discovered that nothing was available. The closest that she could find was a provisional or provident fund through AMP, which was a form of insurance rather than superannuation. She observed that men were able to get superannuation; and her husband worked in a government job and hence had access to a good superannuation scheme. She commented that many men of her generation who worked in the private sector now have inadequate superannuation, though still much higher than women's.

Working in finance much of her life, Ellen was aware of the large differences in pay through her role doing the payroll. In relation to another organisation she worked in six years prior to the time of the interview, she observed that the second-in-charge, a woman, who supervised 18 staff and 300 volunteers, was paid less than a male employee who was inferior in rank from the moment of his employment. She explained this phenomenon by saying, 'That's how it was. It's a boys' thing, men's club', and explaining that the board members were mostly men, and chauvinist men at that, as was the manager of the organisation.

Perhaps the most egregious example of discrimination she spoke of was that of a husband and wife who had been married for many years. Both had worked full time in management jobs of similar rank and responsibility for the same number of years. However, the man received a much higher hourly rate than the woman, and as a result when they retired he had over \$800,000 in superannuation while she had only \$66,000. The woman was referred to counselling because of the struggle she had with coming to terms with this obvious inequality. She recognised that if she left her husband she would have to fight for part of his superannuation, though she saw this as something that should come to her by right.

Ellen believes that things have improved in some respects; one of her daughters worked for a bank until recently and received equal pay to her male colleagues, though she still believes it is a 'boys' club' when it comes to obtaining promotions. Bonuses are also higher for men. To Ellen these practices represent a 'sneaky' way to perpetuate unequal pay now that it is technically illegal. She is also critical of the way in which young women these days are forced to be almost too career focused if they want to succeed and be financially secure, meaning they may miss out on having a family. If they do have children, there is often

pressure on them to return to work very quickly, potentially missing out on quality time with their new baby.

Through her work as a women's economic wellbeing officer, Ellen has encountered a number of women who have left relationships in their 60s and have found themselves in financial difficulty, including having to rely on Centrelink Newstart payments. Ellen believes that many women are not aggressive enough in pursuing a share of their husband's superannuation in a divorce settlement, which would leave them in a better financial state. She understands that this is often due to the women wanting to get it over with as quickly as possible, and that they are often simultaneously facing many other issues and challenges which may appear more pressing at the time, such as grief over the loss of the relationship, children's emotional difficulties, effects on friendships and financial stress.

3.5.4 The effects of legal and ongoing discrimination against women

Although legislative change over recent decades has gradually improved employment conditions and pay rates for women, discrimination persists. It operates less overtly but outcomes remain worse for women, as evidenced by the persistent gap in real wages and low female representation at CEO and senior management levels. Superannuation balances are just one indication. Yet individuals find it hard to provide concrete evidence for the ingrained preference for men in senior and leadership positions.

We know that at work ... if you were a man you'd be looked at differently. I'd be on a higher rate of pay. (Stefania, 59, NMR)

It is equally impossible to prove discrimination against women when women are not chosen at interview, yet, anecdotally, pregnant and mothering women continue to be penalised. For example, some companies are said to assume that women in their 30s are likely to have children, and that they would therefore be a less reliable employee.

The caring, I think women have always been less paid than men. And they aren't seen as employable as men because they have the babies and everything. I know they've got maternity allowance now and things like that but I know when Sally was working and she had her first child, and they said, 'You're not going to have another one soon are you?' ... All employers do it. (Iris, 55, Aboriginal woman, Hume region)

Women who work in their husbands' businesses may see this as helping out and fail to recognise the value of this work – the absence of a wage no doubt contributes to this perception. In our sample, Andrea described herself as a 'stay-at-home mum' yet in the interview said that her husband employed people and she did the books, even completing BAS statements. Another, Eloise, said that she did 'the paperwork and the pay and all that sort of thing' for her husband's small company but noted that she 'didn't get any super then either'. And Stefania described a typical night:

I'd come back, pick up the kids, come home, and while I was fixing them, feeding them, doing everything else, I had the phone, I usually had about 10 or 12 messages

on the answering machine and I'd have to ring back and make appointments for him. I'd make his appointments, make his day. Put the kids down, we'd sit there, fold nappies, blah, blah. Then I'd book all his jobs. (Stefania, 59, NMR)

Even when women combine their dual roles in this way, securing work as an older woman can prove as elusive as keeping it. The experience of older nurses is not always valued by organisations and Lorna spoke of machinations at her workplace to 'get rid of old nurses because we're expensive'.

But I'm not the only one ... I know it's happening throughout the network. Because we were like \$35–36 an hour and the young ones are \$23 so they don't want us. (Lorna, 59, NMR)

The women in this research indicated unequivocally that gender roles are predetermined regardless of employment prospects or existing qualifications. The point was clear that women could not have both family and career in the same way that men could. Sadly, even when women juggled full-time work with family responsibilities, discriminatory work practices that emphasised their lesser value prevailed. Ellen described one example of discrimination she observed while in her role as payroll officer where a senior woman was paid less than one of the men working below her:

I was becoming so annoyed ... and I went to the manager and said, 'How can this be?' The woman was a mother, a sole parent of two children, [and the young man] was newly married. The manager clearly said to me, very firmly and very direct, 'What do you expect? He should be, he's a married man' ... that was definitely the thinking. She [was] just a number in a big corporation where, I find, if they put all their energy and putting relationships on hold, putting babies on hold and when they get to a period in their later life, say 40s, is she going to think back [and wonder,] 'Are they going to thank me for it? I've just changed my whole life and ... I'm a number'. (Ellen, 56, Hume region)

4 CONCLUSION

Urgent change is needed to Australia's superannuation and pension systems to restore to women the level of security provided in recent decades, and to meet the government's aim adopted in 1909 of ensuring that older people are supported in retirement. Rates of increasing homelessness among older women and the stark disparity in the retirement incomes of men and women indicate that there is little security provided by the current system to many women – a situation that will only get worse with the rising aged population.

Pension eligibility age is based on the wrong assumption that men and women have had equal opportunity throughout their lives. This assumption is clearly untrue as past discrimination against women in the workplace and in society generally was enshrined in policies and procedures. And it continues today in less overt ways. The move to a hybrid pension/superannuation system further disadvantages women, most notably through societal expectations on women to provide care and tolerate unequal pay. Economic analyses continue to prove the vastly unequal retirement incomes for men and women, yet governments have been slow to act on this issue.

As a signatory to the United Nations Convention on the Elimination of All Forms of Discrimination against Women, Australia has targets to meet to ensure women's equal human rights in this country. These targets relate to ongoing issues that directly contribute to women's disadvantage in older age, including paid parental leave, childcare policy, sexual harassment in the workplace and violence-related homelessness.

The recommendations in this report, including those from the Australian Institute of Superannuation Trustees and from the Sex Discrimination Commissioner, point the way to ending the discriminatory treatment of women in Australia's superannuation and pension system. Such actions are long overdue.

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Appendices

Appendix 1: Women and superannuation – a literature summary

Appendix 2: Quantitative research from the ALSWH, 2010–11 survey

Appendix 3: Recruitment flyer

Appendix 4: Participant Information and Consent and Interview Schedules

Appendix 5: The women who informed this research

Appendix 6: Good practice from leading corporations

Appendix 1: Women and superannuation – a literature summary

Introduction

While women 65 and over comprised 4% of the female population in 1911, the latest Census shows that they now make up 15%. By 2050, the ABS estimates this figure will be 24%. With further increases in life expectancy, women can expect to live about a quarter of their life beyond even the increased Age Pension age of 67.... Possibly one of the greatest changes that we have seen over the century is in the role of women in society. Our retirement system has not kept pace with some of these changes. But here is the catch. Occupational savings through super favour what has traditionally been a typical male working pattern of continuous, full-time work with a career trajectory of increasing earnings. (Chomik, 2012a)

Australia's retirement savings system has three components: the pension, compulsory superannuation paid by the employer into a superannuation account of the employee, and voluntary contributions made by individuals. This system is 'gender blind' (Hodgson & Medd, 2013), with more women relying on the public pension and accumulating considerably less super than men over the course of their lifetimes (Chomik, 2012b; Ellis, 2011; Hill, 2007; Jefferson, 2005; Jefferson & Preston, 2005; Lamp, 2008; Olsberg, 2005; Parr, Ferris, & Mahuteau, 2007; Quinn, 2008; Sadiq, 2010; Sharp & Austen, 2007).

On average, women retire with a superannuation balance of \$112,000, compared to \$198,000 for men (Keene, 2013). Up to 60 per cent of women retire without any superannuation savings at all (Ellis, 2011). More than half of retired women in Australia are in households with an annual income of less than \$30,000, with single, divorced and widowed women among the worst off (AIST, 2011). Almost two-thirds (63 per cent) of Australia's superannuation belongs to men (Potts, 2013).

Assumptions that women share in husbands' superannuation are out-dated as many women are not supported by a man. Apart from partnered women earning their own income, the 2011 census showed that 42.5 per cent of women were single (over 15, and not married or in a de facto relationship) with the proportion of single women aged over 55 at 41.6 per cent (ABS, 2011c). In 2011, the great majority of single parents (82 per cent) were women. One in three marriages ends in divorce (ABS, 2007, 2011c, 2012; Weston & Qu, 2013); and despite a change over recent decades that has allowed women to claim part of her husband's superannuation (St Anne, 2012), the financial situation for women after divorce is significantly worse than for divorced men (Ellis, 2011; Gray et al., 2010).

The three most-cited reasons for the inequity in superannuation balances are interrupted career paths, with women spending less time in the paid workforce than men; the gender pay gap; and the gender gap in non-wage income, such as rent and dividends (Ellis, 2011; Jefferson, 2005; Potts, 2013; Quinn, 2008; Williams, 2013). Factors that follow include loss of compounding interest (Potts, 2013) and women's lesser ability to accumulate assets or make voluntary superannuation contributions (Jefferson, 2005; Parr et al., 2007).

Discrimination is another factor, evidenced in part by Australia's ranking of 25th in the world for gender equality (Hausmann, Tyson, & Zahidi, 2010). Notions of the 'glass ceiling' for women and the 'glass escalator' for men (Noble & Pease, 2011, p.

33) reflect observations of the differential treatment of men and women in the workplace, from a preference for men in hiring – evidenced by current findings that women with children are seen as undesirable by 40 per cent of employers in Australia (Zhu Howorth, 2013) – to greater sexual harassment of women, and the higher valuing of traditional male sectors (Cerise, 2009; McDonald & Flood, 2012; Noble & Pease, 2011; Pease, 2010; Summers, 2003; Zhu Howorth, 2013). Fair Work Australia stated in its 2012 decision on equal remuneration that gender had played a role in inhibiting wages growth,¹ thereby contributing to the 17 per cent pay gap (Fair Work Australia, 2012; WGEA, 2012). Gender-based differentials exist, too, in relation to bonuses, conditions and professional development (WGEA, 2013a). The disparity begins upon commencement in the workforce, as indicated by the pay gap among new graduates in 2012, which saw men paid \$5000 per annum more than women – a doubling from the previous year (WGEA, 2013a). Saving for retirement is more difficult for women due to this pay differential (Hodgson & Medd, 2013; WGEA, 2012) and, contrary to assumptions that equality exists for young women, this gap is predicted to remain for generations to come (Cerise, 2009).

Over the past decade, industrial relations have seen a move towards deregulated workplaces and enterprise bargaining (instead of arbitrated agreements to cover all workers). This has meant a greater reliance on the individual worker's ability to negotiate their pay and conditions, thereby further disadvantaging women and setting back uniform gender equity policies (Noble & Pease, 2011).

The superannuation structure itself appears to contribute to the inequity, as it is built on a model of a 'normal taxpayer', who works as an employee in a full-time position for an uninterrupted period of 35 years, thereby (hopefully) accumulating enough superannuation to support 'himself' in retirement (Chomik, 2012a; Sadiq, 2010). The system penalises low-paid and part-time workers – mostly women (Chomik, 2012a). As women tend to live longer than men, a smaller amount of superannuation has to cover a longer length of time (Ellis, 2011; Jefferson, 2005), yet a recent analysis showed that even if women were to work full time at average female earnings for 40 years, contributing 15 per cent super, they would still be likely to outlive their super (Hodgson & Medd, 2013).

Women from culturally and linguistically diverse backgrounds, particularly those from non-English speaking backgrounds, face all the barriers of Australian-born women and more through discrimination and lack of recognition of overseas qualifications (Cerise, 2009). The layers of discrimination, or 'intersectionality', (Pease, 2010) work to disadvantage others, too, including Aboriginal and Torres Strait Islander women, lesbians, women with disabilities and single mothers.

Women and paid work

The idea that women have only recently entered the paid labour force is a myth. Women, particularly poor women, have always participated in the paid labour force – usually in the worst-paid jobs and under the worst conditions (Mies, 1986). However, the widespread entrance of women into formalised paid work only began in the late 19th century. Women have always performed manual labour and factory

¹ 'In this decision we have concluded that for employees in the SACS [Social and Community Services] industry there is not equal remuneration for men and women workers for work of equal or comparable value by comparison with workers in state and local government employment. We consider gender has been important in creating the gap between pay in the SACS industry and pay in comparable state and local government employment' (Fair Work Australia, 2012).

work yet are only 12 per cent of the construction workforce and 15 per cent of the mining sector, despite comprising almost 46 per cent of the general workforce (AHRC, 2013d). Many of the jobs performed by women in the early days were an extension of socially constructed definitions of femininity, for example, in the teaching and nursing professions. Today in Australia, women still contribute 75 per cent of the labour in the education and health sectors, 80 per cent in the hospital sector, and 85 per cent in the residential care sector (Security4Women, 2012). Occupations dominated by women have lower wages than male-dominated fields (Cerise, 2009), and once any sector is feminised, it is less valued (Pease, 2010) – as confirmed by Fair Work Australia in its 2012 decision (Fair Work Australia, 2012).

Women's progress into higher-status areas and those traditionally considered to be more 'masculine' has proceeded slowly, where work in the public sphere is seen primarily as men's prerogative (Nugent, 2002). Women feel discouraged from crossing the gender divide for fear of being labelled as 'promiscuous' or 'asexual' (Deutsch, 2007), and the penalty for women who achieve high-status positions can be costly, as demonstrated by the sexism directed at Australia's first female prime minister (Goldsworthy, 2013). Reflecting this, leadership positions generally have low representation by women. Only 9.2 per cent of executive key management personnel and directors and 2.4 per cent of CEOs in the ASX 500 are women (WGEA, 2013b). In the Australian public sector, only 40 per cent of senior executives are women. For gender equity in economic participation, Australia ranks 22nd in the world, and for political empowerment it ranks 42nd (Hausmann et al., 2010).

Who cares?

Much of women's work in 20th century Australia took place within the private sphere, raising children, providing food and running households. Many women were considered 'housewives' and their husbands 'breadwinners'. However, the work performed by women in the home is economically productive (Nugent, 2002; Waring, 1988). Women who are primary carers have the equivalent of a full-time job caring for another person (Broderick, 2013; Security4Women, 2012), and a 2012 report indicated that women's unpaid care was estimated to be worth \$AUD650 billion – half the GDP (Security4Women, 2012).

A common argument made on this subject is that women choose unpaid work and are naturally more giving and nurturing than men. Yet Cameron (2013, p. 1) points to the 'persistent gap between male and female remuneration for similar work and the gendered nature of informal care work' as largely determining women's experience of the labour market, and concludes, 'It is hard, if not impossible, to incorporate such factors into conventional notions of choice'. Harvey (cited in Noble & Pease, 2011) terms the normalisation of unequal treatment 'civilised oppression'. In this view, the practices are unconscious, male privilege is both accepted and invisible, and these cultural norms become embedded in bureaucratic institutions and policies.

The difference in superannuation savings for men and women is deeply embedded as the compulsory superannuation system favours the typical male career trajectory (Chomik, 2012a; Sadiq, 2010). Many women do not fit this description as they may spend long periods of time outside the formal labour force raising children or caring for sick or elderly adults (Ellis, 2011; Jefferson, 2005; Quinn, 2008). There is a strong inversely proportional relationship between the number of children a woman has and the amount of superannuation she accumulates, even when other variables are

controlled (Parr et al., 2007). In 2011, it was estimated that a seven-year career break costs women an average of \$70,000 in lost retirement savings (AIST, 2011).

In 2013, the Australian Human Rights Commission reported that female parents spend more than twice the time caring for children aged under 15 than do male parents. In an average day, mothers spend eight hours and 33 minutes compared to fathers spending three hours and 55 minutes with their children (AHRC, 2013b). The Commission found that only 7 per cent of fathers with children under six worked part time compared to two-thirds of employed mothers (66 per cent) (AHRC, 2013b).

Caring responsibilities extend outside children as well. For example, 92 per cent of primary carers of children with a disability and 70 per cent of the primary carers for parents are women (AHRC, 2013b). This situation will only be exacerbated as the population ages and needs become increasingly complex (Security4Women, 2012). A survey by the Community and Public Sector Union found that, of the 50 per cent of women who were caring for a parent, 38 per cent also had dependent children and 64 per cent worked full time (Security4Women, 2012).

In balancing unpaid caring responsibilities with other roles, women who continue in the paid workforce are far more likely to work part time or casually, even working several jobs simultaneously. And although their combined income may pass the threshold for compulsory superannuation, taken separately it may not (Ellis, 2011; Quinn, 2008). As a result, many women are left out of the superannuation system for years at a time.

These consequences of socially constructed gender roles, combined with the fact that equal pay and anti-discrimination legislation has been slow to progress, mean that women have widely varying work and pay histories, yet have in common a lower share of superannuation than men, and more broadly, a lower share of money and power in our society (Connell, 2005; Keene, 2013; Noble & Pease, 2011; Pease, 2010; Potts, 2013; Taylor, 2013; Williams, 2013).

Baby boomers and retirement income

In 1909, men were paid the Age Pension from the Commonwealth of Australia at age 65, and in 1910 women could also receive the Age Pension at age 60. The aim was to alleviate poverty and ensure that older people were supported in retirement (AIHW, n.d.). The pension eligibility age for women has increased gradually over the past 16 years to 65 (AIHW, n.d.) and will continue to increase to 67. Given the evident and ongoing disparity in the ability of men and women to provide for their retirement, increasing the female age of eligibility seems premature. Women from the 'baby boomer' population – many of whom are beginning to retire now – worked many years before compulsory superannuation was introduced in 1992 (Olsberg, 2005), during an era when it was expected that most people would ultimately rely on the government aged pension (Jefferson, 2005).

The superannuation system was introduced to complement the pension with compulsory superannuation contributions at a time when this generation was already middle aged or retired (Lamp, 2008). It is consequently difficult for many women of this generation, especially those who are single, to maintain an adequate standard of living after retirement. And it is especially problematic for the baby boomer population who have been accustomed to a higher degree of financial freedom and standard of living than previous generations (Olsberg, 2005). Many are now forced to return to work following retirement for financial reasons, even as

they have restricted access to paid employment and return-to-work programs as a result of age discrimination (AHRC, 2013a; Cerise, 2009; Ellis, 2011; Jefferson & Preston, 2005). Research continues to show that employers prefer males for employees (Zhu Howorth, 2013) and 71 per cent of Australians feel that both age and sex discrimination is common (AHRC, 2013a).

Housing and homelessness

Homelessness among older women is an emerging problem and has been identified as one of the three priorities of the Australian Social Inclusion Board (2013). Between 2006 and 2011, the numbers of older people living in private rental housing increased by 44 per cent, rising to 87,712 in Victoria and 336,174 across Australia (ABS, 2011a). At the same time, the number of homeless people over 65 years of age increased by 40 per cent between the 2006 and 2011 censuses (ABS, 2011a). In Victoria, more females aged 55-64 than males aged 55-64 were homeless in 2011 (51 per cent) (ABS, 2011a). Given these statistics, women's concerns about relying on the private rental market are well placed (Security4Women, 2008).

Home ownership shields against rising rental prices and inflation, especially in retirement when household incomes are lowest. Yet the Australian dream of home ownership is less attainable for women on their own – even saving for a deposit is challenging for single people, and mortgages consume a growing portion of single women's lower income (Fair Work Australia, 2012; Sharam, 2011). Home ownership is often simply unaffordable on a single income, which makes female-headed and single-women households some of the most vulnerable in Australia, and leaves these women more likely to become homeless in later years (Ellis, 2011). Female-headed sole parent households have a much lower rate of household purchase than male-headed sole parent households. The 2011 Salvation Army report stated that the barriers to single women being able to own their own home meant that many women are at risk of homelessness in old age (Sharam, 2011). This study of 111 Australian single women over 40 years of age found that a third of those renting were in housing stress, and although many had incomes well above average in the \$60,000 to \$80,000 bracket, few could afford properties in the current market – even those with mortgages were pessimistic about the possibility of still owning their homes by retirement (Sharam, 2011). For single mothers, the situation is often exacerbated by daily costs and accumulated debts, unsurprising given that the average cost of raising two children in 2002 was \$448,000 and \$812,000 in 2012 (Phillips et al., 2013). Divorce and separation also play a significant role in housing situations as most women find it hard to sustain their houses post-separation, even if they were initially awarded the house in the settlement (Security4Women, 2008 #61).

In the absence of home ownership, and with a shrinking public housing system that is under review (Security4Women, 2008; Sharam, 2011; Yates, 2013), most older people in this situation must turn to the private rental market. This is problematic, with evidence indicating that thousands of older people struggle with high market rents and unsatisfactory standards of housing (Dolan, 2012).

The existing housing situation for older Aboriginal and Torres Strait Islander women is similarly tenuous, and future housing stress is predicted for this cohort, especially due to the intergenerational role of carers, the high rate of renters, and the discrimination faced by Aboriginal women (Security4Women, 2008). Low levels of sustained tenancies or home ownership and discrimination contribute to Aboriginal

women being among the most housing insecure in the country. Overcrowding is also an issue, as mainstream housing design does not take cultural considerations into account, such as house size for accommodating other family members (Security4Women, 2008).

Health in retirement

The ageing population of Australia makes the future of the pension system uncertain and forces women to be more reliant on their own savings for retirement while still providing care for children (Jefferson, 2005). The problem becomes circular when many older women suffer significant anxiety over their future financial stability, which often impacts negatively on their health and ability to improve their financial circumstances (Olsberg, 2005; Pit & Byles, 2012; Quinn, 2008).

The key findings from a 2010 Australian Longitudinal Survey on Women's Health report (Women's Health Australia, 2010) demonstrated that many women faced significant obstacles to working. Over a quarter (27 per cent) had difficulty performing their work, whether paid or unpaid, or even their daily activities, as a result of health problems. In the four weeks preceding the survey, 29.5 per cent had experienced moderate or severe bodily pain. Almost a quarter of respondents (23.4 per cent) stated that pain interfered with their normal work (14 per cent 'moderately', 7.8 per cent 'quite a bit' and 1.6 per cent 'extremely'). And in the year prior to the survey, 63.7 per cent had experienced stiff or painful joints, 54.2 per cent had back pain 'sometimes' or 'often' and 33.2 per cent had consulted a doctor five times or more over the year. A further 23.6 per cent had been admitted to a hospital. In the four weeks preceding the survey, 71 per cent had taken prescription medication. Only 29.7 per cent had a Health Care Card.

Additionally, a report from the Australian Bureau of Statistics (2009b) found that 40 per cent of people aged between 65 and 69 and 88 per cent of those aged over 90 have a disability. More women than men are affected in the older age cohort, with 75 per cent of women and 58 per cent of men having profound limitations.

Health can affect an older woman's ability to work. A study has found that the types of conditions that most commonly prevent a woman from working can be divided into mental conditions (such as psychiatric conditions, depression and anxiety) and physical conditions (including diabetes, high blood pressure, back pain, arthritis and cancer) (Pit & Byles, 2012). The longitudinal survey by Women's Health Australia revealed that other determinants of health include socioeconomic status, use of health services, and mortality (Byles et al., 2010). The decline in physical and general health functioning between socioeconomic groups was largest in middle-aged women (aged 45–50) and started from a lower baseline for lower socioeconomic groups. Separated, divorced or widowed women were found to have the highest rates of declining or consistently poor scores measuring changes in physical mobility with age. Lack of education was another significant factor, as was ability to pay for healthcare as women age (Pit & Byles, 2012).

Violence against women

In 2005, over 1.2 million women across Australia experienced domestic violence at some time during their lifetime. Almost every week in Australia, one woman is killed by her current or former partner, often after a history of domestic violence.

Research in Victoria has found that domestic violence is the leading contributor to

death, disability and illness in women aged 15–44 years, being a greater contributor than factors like high blood pressure, smoking or obesity. And domestic violence has a financial cost. Combined with sexual assault perpetrated against women, it costs the nation \$13.6 billion per annum. (Broderick, 2011 n.p.)

In Victoria, 2044 rape offences and a further 6264 sex (non-rape) offences were recorded in one year (2011–12), with females comprising more than three-quarters of the victims for both offence groups (Victoria Police, 2011/12). Despite these high numbers, reported rape is only a small fraction of the real prevalence of this crime (Lievore, 2005). Moreover, it is estimated that one in 10 women suffer partner rape (Parkinson & Cowan, 2008; The National Council to Reduce Violence against Women and their Children, 2009). All kinds of violence against women, including threatened violence, potentially damages and limits the life chances of survivors. In 2011, one in two women living in metropolitan Melbourne felt unsafe walking in their local area at night, compared to one in five men (Community Indicators Victoria, 2011).

Domestic violence can affect a woman's performance at work, from lower productivity to frequent or prolonged absenteeism and even job loss (as a result of trauma or the need to prioritise one's safety or move to escape violence). Overall, women from violent households are more likely to have broken work histories (Broderick, 2011).

Australian research has shown that financial abuse, too, traps women and children, engendering poverty and dependence in a range of ways including forcing women to bear the majority of the household costs and partners withholding money from them (Cerise, 2009).

Women's financial knowledge

The traditional role of women as 'housewives' has led to the misconception that financial planning is the domain of men as the 'breadwinners' (Fonesca, Mullen, Zamarro, & Zissimopoulos, 2012). The domain of the woman was thus seen as the household, and the notion of 'retirement' for women was incongruous – realistically, women working in the home could not foresee a time when they would stop working. The notion of financial planning for retirement in this context of no pay and ongoing work is nonsensical. These factors exacerbated the situation whereby women were considerably less likely to plan for financial stability in retirement than men.

Studies have found that these patterns continue even now, with women's financial knowledge lower than men's, especially among the baby boomer generation. In a recent survey by Security4Women, up to 68 per cent of women did not know how much superannuation they would need to retire comfortably – including 44 per cent of women aged between 45 and 54 and 36 per cent of women aged between 55 and 64 (Security4Women, 2005). This survey identified that many women find the system disempowering for its use of financial jargon and the complexity of wording in documents, with older women often having never discussed their superannuation with a family member or professional. Women have said that they know little about how superannuation is taxed, where it is invested and how to manage it (Security4Women, 2005). Overall, they felt that there was a lack of accessible and understandable information about strategies to increase benefits from superannuation through measures such as voluntary contributions, spouse contributions or co-contributions (Security4Women, 2005). And the system

continues to be overly complex, as acknowledged in a 2013 information booklet, 'Your Rights at Retirement' (AHRC, 2013e).

There are large inequalities in the financial benefits received by men and women (Sharp & Austen, 2007). Women are less likely to receive information about retirement planning – especially if they work part time – and they may be charged more and/or given different advice by financial advisors (Ellis, 2011; Jefferson, 2005; Jefferson & Preston, 2005). For these reasons, women have stated that they prefer to speak to female financial advisors, as they have greater understanding of their circumstances (Cerise, 2009).

There *may* be a changing trend in this area for younger women, for whom financial knowledge is considered appropriate and access to financial information is easier, such as through the women's sector, and financial services and websites specifically aimed at women.

Aboriginal and Torres Strait Islander Australians

A 2013 report reminds us that issues of superannuation for Indigenous Australians 'occur against a history of the dispossession of Aboriginal and Torres Strait Islander people and of forced dependency and discrimination' (Bassiuoni & Goodstone, 2013, p. 2). The superannuation system holds the great risk of further entrenching disadvantage for Aboriginals and Torres Strait Islanders (Bassiuoni & Goodstone, 2013).

Aboriginal and Torres Strait Islander people have lower superannuation coverage than the general population. Only 70 per cent of men and 60 per cent of women are served by superannuation (Clare, 2012). Average balances in their accounts are lower, too, because Aboriginal and Torres Strait Islander people tend to be employed in low-paying work due to the restricted education and employment options open to them. They also undertake a large amount of unaccounted community and family care work, which can lead to multiple breaks in paid work or shifts in locations and/or jobs.

The superannuation system does not account for the different circumstances of most Aboriginal and Torres Strait Islander people, including those in remote areas with limited access to the avenues of communication needed to find lost funds, combine funds or claim benefits (Bassiuoni & Goodstone, 2013). Nor do most superannuation funds recognise that financial obligations through Aboriginal cultural relationships are broader than the relationship obligations within Western culture (Bassiuoni & Goodstone, 2013).

A further issue is the requirement for identification and documentary evidence which is difficult for many Aboriginal and Torres Strait Islander people because of the misspelling of their traditional names, lack of access to certificates, and a dearth of justices of the peace and solicitors in remote areas (Bassiuoni & Goodstone, 2013).

Conclusion

The inadequacy of the compulsory superannuation structure has been well documented since its inception in 1992, yet the plight of women retirees has remained largely unaddressed by politicians, the government and the superannuation industry, with some adjustments being openly detrimental to women (Jefferson, 2005; Olsberg, 2005; Sharp & Austen, 2007). For example, Sadiq

(2010), a taxation law expert, has argued that the changes implemented as part of the federal government tax review of 2010 exacerbated existing gender inequities in the retirement savings system despite claims that it would result in a 'stronger, fairer and simpler' system. Similarly, Sharp and Austen (2007) has noted that the superannuation tax concessions introduced in the 2006 Federal Budget used taxpayers' funds to assist individuals in typically male social and economic positions, while at the same time disadvantaging the retirement incomes of many women. Indeed, a 2013 analysis stated that 'the current superannuation scheme effectively takes the gendered income inequalities that exist during people's working lives and magnifies them in retirement' (Cameron, 2013, p. 1).

More fundamentally, the traditional division of gender roles underscored by the privileging of men prevails, and women are not compensated for the economic disadvantages they experience due to raising the next generation of taxpayers. Single and childless women, too, are penalised through the cultural expectation that women more than men are suited to caring for aged parents or invalid partners. Challenging norms around who should provide unpaid care in our society would address the inequity in economic and social position between men and women, and in turn enable the development of gender-neutral policy measures (Sharp & Austen, 2007).

A number of solutions have been proposed for this dilemma, such as boosting women's employment participation, reducing the gender pay gap and targeting education programs specifically to women. Other key changes could include effecting equal pay, improving transparency regarding wages, the implementation of workplace gender equity audits, changes to the structure of workplaces including family-friendly policies, and promoting programs such as the 'Male Champions of Change' program (AHRC, 2013c; Deutsch, 2007; Noble & Pease, 2011). A reconfiguration of the idea of what is meant by productive work would overtly acknowledge women's contribution to the market economy in raising children and performing household work, initially through a system of carer credits (AHRC, 2013b). A paternal leave scheme would mean that men could choose to interrupt their careers to allow women to continue to work. In Norway, 80 per cent of fathers take such a benefit, which allows mothers to negotiate a father's involvement with the child (Deutsch, 2007).

Recognition of the continued importance of the pension is central to women's security in old age, with the clear acknowledgement that the issue is not gender neutral (Ellis, 2011; Jefferson, 2005). After lifetimes of navigating the 'civilised oppression' that women endure, a secure financial retirement must be provided through equitable (not equal) pension and superannuation systems.

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Appendix 2: Quantitative research from the ALSWH, 2010–11 Survey

The findings of the Australian Longitudinal Survey on Women's Health (ALSWH) are drawn from 2010–11 survey data. From 10,011 surveys returned by women born between 1946 and 1951, data from 9825 are summarised here.

In 2010 the women were aged 59–64 and 58.3 per cent were in the labour force, 49.9 per cent of them in paid employment. Figure 1 below shows the number of hours worked.

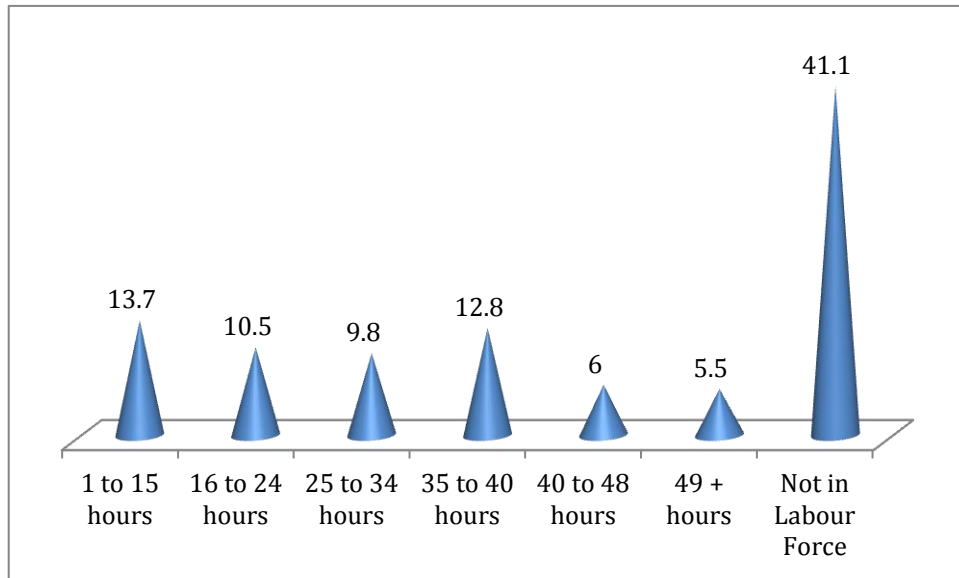


Figure 1: Proportions of women in the workforce and hours worked (full-time, part-time, casual)

Over half (54.6 per cent) of the women were not retired – as shown in Figure 2, 39.2 per cent were not retired and 15.4 per cent were only partially retired.

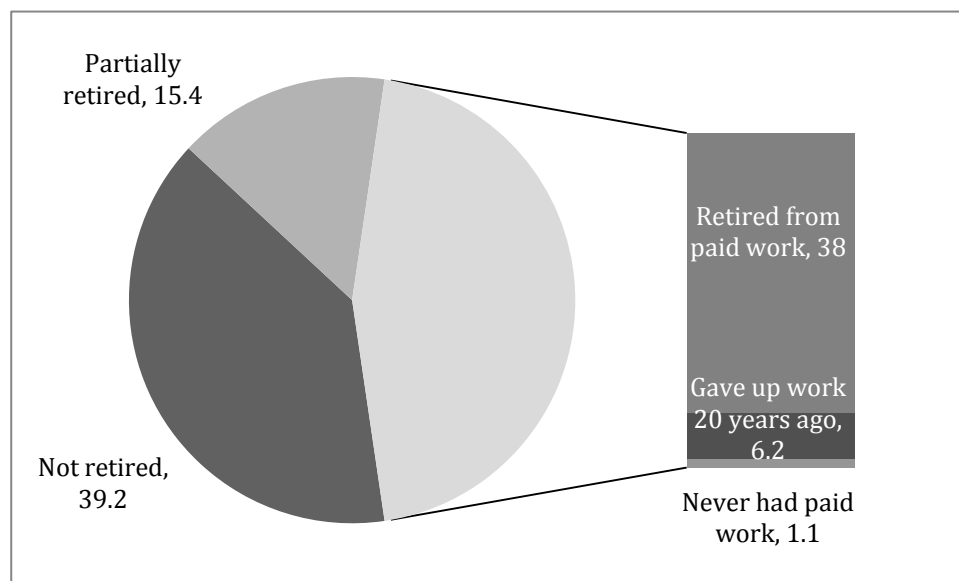


Figure 2: Description that best fits life now

Figure 3 indicates that 35 per cent of women have difficulties managing on the income they have available: 12.5 per cent of women find it 'impossible' or 'difficult always' and a further 22.5 per cent find it 'difficult sometimes'. When the women were asked how they expected to manage when 65 years of age, the figures increase to over half of women (50.9 per cent) expecting to have difficulties.

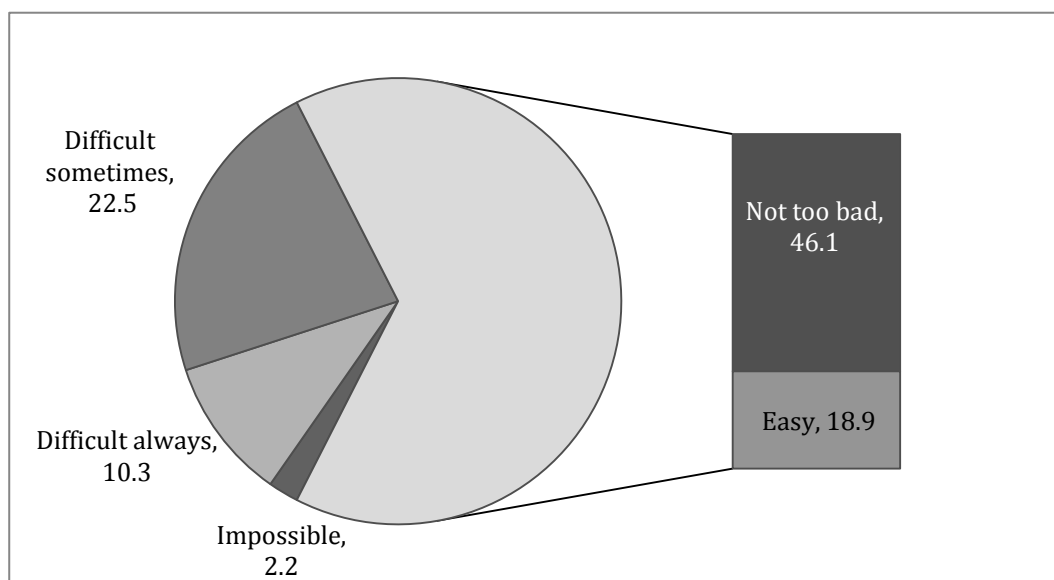


Figure 3: How women find managing on the income available

The key findings of this 2010 report (Women's Health Australia, 2010) demonstrate that many women face significant obstacles to working. Over a quarter (27 per cent) had difficulty performing their work, whether paid or unpaid, or even their daily activities. In the four weeks preceding the survey, 29.5 per cent had experienced moderate or severe bodily pain, while 1.4 per cent had experienced very severe pain. Almost a quarter of respondents (23.4 per cent) stated that pain interfered with their normal work (14 per cent 'moderately', 7.8 per cent 'quite a bit' and 1.6 per cent 'extremely'). In the year prior to the survey, 63.7 per cent had experienced stiff or painful joints, 54.2 per cent had back pain 'sometimes' or 'often', and 33.2 per cent had consulted a doctor five times or more over the year. A further 23.6 per cent had been admitted to a hospital. In the four weeks preceding the survey, 71 per cent had taken prescription medication. Only 29.7 per cent had a Health Care Card.

Difficulty sleeping was very common, with three-quarters (75.5 per cent) of respondents having at least one kind of sleeping problem (such as staying awake most of the night, taking a long time to get to sleep, or waking early in the morning), and over half (54.4 per cent) had been sleeping poorly in the month preceding the survey. In the previous 12 months, half of the respondents felt stressed about their health (33.7 per cent 'somewhat stressed', 11.7 per cent 'moderately', 3.7 per cent 'very' and 1 per cent 'extremely').

In terms of financial status, 19.2 per cent of the women suffered a decrease in income over the year prior to the survey, and half were stressed about money (32.5 per cent 'somewhat', 10.3 per cent 'moderately', 5 per cent 'very' and 2.2 per cent 'extremely'). More than half (55.7 per cent) of the women expected that a government pension or allowance would be their main source of income when they were 65.

It was relatively common for the respondents to undertake unpaid care work: 18 per cent of respondents provided unpaid childcare to grandchildren or other people's children on a weekly basis, while 4.8 per cent provided daily care. Additionally, 9 per cent provided regular care to a person with a disability who lived with them and 22.6 per cent to someone living elsewhere; 10.2 per cent provided this care every day (Women's Health Australia, 2010).

Appendix 3: Recruitment flyer

Seeking: women over 55 with less than \$100,000 in superannuation for research project

Did you know that half of all women aged 45-65 have less than \$8000 in super?

That women retire with approximately half the savings of men?

That single, divorced and widowed women are among the worst off?

Women are living longer, but their money is not always stretching further. Women's superannuation payments are significantly lower than men's, reflecting their absences from the workforce to care for children or the elderly. Superannuation schemes are mostly geared to the idea of a working man, and can take little account of the reality of women's lives.

So, how are women planning for their old age, and future or present aged care? How do they manage and survive the decades after 'retirement' when, for many, retirement is only meaningful to those in paid employment?

Women's Health In the North is looking for 10 women in the northern metropolitan region who are over 55 years of age and have less than \$100,000 in superannuation to ask them how they are, or are not, planning for their aged care requirements and how they make ends meet.

These accounts will begin to document the financial reality for older women and will help in influencing government policy on retirement and ageing.

We are looking for a cross-section of the community and are keen to hear from farming women, Aboriginal women, women from migrant and refugee backgrounds, divorced, single or widowed women and women with disabilities. If you don't fit in these categories, please contact us anyway, we would like to hear from you.

All interviews are confidential and participants' costs will be reimbursed.

Interested in sharing your story with two friendly researchers or would like more information? Please contact *[details provided here]*

This project is in partnership with Women's Health Goulburn North East.

[Amended to recruit women from the Hume region.]

Appendix 4: Participant Information and Consent and Interview Schedules

Participant Information and Consent (V.1 Aug. 6,2012)

Women's Health In the North and Women's Health Goulburn North East

Women Entering Aged Care – Planning and Paying from a Position of Disadvantage (Living Longer on Less)

(A partnership project from Women's Health Goulburn North East and Women's Health In the North)

Principal Researcher: Ms. Debra Parkinson
Associate Researcher(s): Ms. Claire Zara and Ms. Cathy Weiss

This Participant Information and Consent Form is **5** pages long. Please make sure you have all the pages.

1. Your Consent

You are invited to take part in this research project.

This Participant Information contains detailed information about the research project. Its purpose is to explain to you as openly and clearly as possible all the procedures involved in this project before you decide to take part in it.

Please read this Participant Information carefully. Feel free to ask questions about any information in the document.

Once you understand what the project is about and if you agree to take part in it, you will be asked to sign the Consent Form. By signing the Consent Form, you indicate that you understand the information and that you give your consent to participate in the research project.

You will be given a copy of the Participant Information and Consent Form to keep as a record.

2. Purpose and Background

Many financial studies show women are retiring with around half the retirement savings of men. This is a problem for women and for governments, as women over 65 make up 15% of the population and now live about a quarter of their life beyond 67 when they can apply for the Age Pension. One study found that over half of retired women in Australia are in households with annual income of less than \$30,000. Single, divorced and widowed women among the worst off (AIST, 2011). Traditional superannuation has favoured male earning styles which are generally uninterrupted by years out of the workforce to care for children and others.

The aims of this research are (1) to gather case studies of women aged over 60 from a diverse range of backgrounds and situations on how they plan and pay for their own aged care, and then advocate for changed practice and policy by governments, and (2) to share good practice ideas between older women and their families. The ultimate goal is to prevent women from ageing or dying in poverty, and potentially becoming homeless.

3. Procedures

Participation in this project will involve you being interviewed at a time and place of your choosing. You may choose an individual interview or to be part of a group interview. Two researchers will be present, one to ask questions and the other to take notes. If you agree, your interview will be digitally audio recorded as a back-up and for transcriptions. All information remains anonymous as your name and location will not be attached to any of your responses. While it is not possible to guarantee absolute confidentiality as people who know you may recognise your story, the anonymity of your participation is strengthened by our process, in which you will be given the opportunity to approve the case study produced from your interview, and it is your right at this stage to make corrections and deletions. Notes from interviews will be destroyed once they have been written up and checked. The content of our discussions will be treated confidentially. Coded and de-identified data is stored in a locked filing cabinet at WHGNE for seven years and then destroyed.

4. Possible Benefits

We cannot guarantee or promise that you will receive any benefits from this research. However, possible benefits may include a sense of contributing to improvements for others. People usually participate in research like this for three reasons: to raise public awareness; to help others; and to contribute to their own wellbeing. In this research, participants have an opportunity to speak about their experiences and through this research, potentially influence government policy on superannuation for women.

5. Possible Risks

You may feel upset by talking about your situation or you may feel that some of the questions we ask are stressful or upsetting. If you do not wish to answer a question, you may skip it and go to the next question, or you may stop immediately.

If you take part in the research, you have the right to request and receive post-research debriefing. This can be negotiated at the time of interview or earlier, in the days following the interview, or following your reading of the case study. If you suffer any distress or psychological injury as a result of this research project, you should contact the research team as soon as possible. You will be assisted with arranging appropriate treatment and support by qualified staff who are not part of the research team.

6. Privacy, Confidentiality and Disclosure of Information

Any information obtained in connection with this project will be de identified. In any publication, information will be provided in such a way to minimise the possibility that you will be identified. Information gathered through interviews will be coded to maintain anonymity.

If you decide to participate in group discussions rather than an individual interview, you may experience embarrassment if one of the group members were to repeat things said in a confidential group meeting. All care will be taken to maintain privacy and confidentiality, and the group will be asked to follow these rules.

7. Results of Project

At the completion of this project, a research report of the findings will be sent to you if this is what you want. Other resources developed through the research will be made available through the Women's Health Goulburn North East and Women's Health In the North websites. It is anticipated that the results of this research project will be published and/or presented in a variety of forums. In any publication and/or presentation, information will be provided in such a way that you cannot be identified, except with your express permission.

8. Further Information or Any Problems

If you require further information or if you have any problems or questions concerning this project, you can contact the principal researcher or the Executive Officer of Women's Health Goulburn North East. The researcher responsible for this project is:

Ms. Debra Parkinson

Telephone: [*mobile was given here*] or **03 5722 3009**

9. Other Issues

If you have any complaints about any aspect of the project, the way it is being conducted or any questions about your rights as a research participant, then you may contact:

The Executive Officer
Human Research and Ethics Committee
C/- Secretariat
Green Street, Wangaratta, Vic. 3677
Telephone: 03 57 220233

10. Participation is Voluntary

Participation in any research project is voluntary. If you do not wish to take part you are not obliged to. If you decide to take part and later change your mind, you are free to withdraw from the project at any stage during the project until the report is released.

Before you make your decision, a member of the research team will be available to answer any questions you have about the research project. You can ask for any information you want. Sign the Consent Form only after you have had a chance to ask your questions and are satisfied with the answers.

11. Ethical Guidelines

This project will be carried out according to the *National Statement on Ethical Conduct in Research Involving Humans* (June 1999) produced by the National Health and Medical Research Council of Australia. This statement has been developed to protect the interests of people who agree to participate in human research studies.

The ethical aspects of this research project have been approved by the Human Research Ethics Committee of Northeast Health Wangaratta.

CONSENT FORM

Women's Health Goulburn North East

(Approved by North East Health Human Research Ethics Committee)

Women Entering Aged Care – Planning and Paying from a Position of Disadvantage (Living Longer on Less)

(A partnership project from Women's Health Goulburn North East and Women's Health In the North)

I have read, or have had read to me, and I understand the Participant Information Version 1 dated August 6, 2012. I understand the purposes, procedures and risks of the research described in the project. I freely agree to participate in this project according to the conditions in the Participant Information, and understand that I am free to withdraw at any time during the project until the report is released. I have had an opportunity to ask questions and I am satisfied with the answers I have received.

I will be given a copy of the Participant Information and Consent Form to keep.

I understand that while every effort is made to ensure confidentiality, absolute anonymity is not possible and people who know me may be able to recognise my story. The researcher has agreed not to reveal my identity and personal details if information about this project is published or presented in any public form.

Participant's Name (printed)

Address.....

.....

Email:

Telephone:.....

Signature

Date

Name of Witness to Participant's Signature (printed)

Signature

Date

Declaration by researcher*: I have given a verbal explanation of the research project, its procedures and risks and I believe that the participant has understood that explanation.

Researcher's Name (printed)

Signature

Date

* A senior member of the research team must provide the explanation and provision of information concerning the research project.

Note: All parties signing the Consent Form must date their own signature.

REVOCATION OF CONSENT FORM

(ATTACH TO PARTICIPANT INFORMATION)

Women's Health Goulburn North East

Revocation of Consent Form

**Women Entering Aged Care – Planning and Paying from a Position of Disadvantage
(Living Longer on Less)**

(A partnership project from Women's Health Goulburn North East and Women's Health In the North)

I hereby wish to WITHDRAW my consent to participate in the research proposal described above.

Participant's Name (printed)

Signature

Date

Appendix 5: The women who informed this research

Adele (NMR)

Adele is 62 years old and twice divorced. She was not awarded any portion of her first husband's superannuation following their divorce (because it was 'not the done thing' at the time) even though he had a significant amount. Her second husband was violent towards her and did not have many assets, though he left the marriage financially better off than she did. Not having had access to tertiary education, Adele worked in a variety of administrative jobs and for a time ran a business, which collapsed following the Asian Financial Crisis. During much of her working life she was not paid superannuation, as married women were not paid superannuation at the time. She also took significant amounts of time away from paid employment to bring up her two children. Now she is unable to work due to health problems. Adele lives in public housing, where she is severely isolated due to violent and intimidating behaviour by some of her neighbours. She has few family members or friends here, because she moved to Melbourne from Hobart.

Andrea (Hume)

Andrea is 60 years old, has been married for many years and works for a community organisation. She was a stay-at-home mum for many years while her husband's business provided the household's main income. When her husband's debilitating health condition became very severe, the amount of work he was capable of decreased. A combination of the effect of the Black Saturday bushfires and the Global Financial Crisis led to the end of the business. They now survive on a pension and Andrea's salary. His condition is still severe, but they have a good relationship and division of labour in the household.

Anna (NMR)

Anna is 58 years old. She is a musician and works mainly as a singing teacher, supplemented by some other casual work, including as a composer. This means her income is erratic, seasonal and insecure and she has experienced a decrease in students since the Global Financial Crisis. She used to work part time in bookshops and music shops, but with the casualisation of the labour force, this work has now stopped. Working from home has caused Anna to experience severe worry about housing prospects, but she has recently managed to secure a place in a cooperative housing scheme. She has chronic health problems and at times, due to a lack of income, she has had to compromise on this, as well as on other important issues like clothing and professional development. A brush with cancer affected her voice and therefore her ability to work. Anna comes from a low socioeconomic background and has never been able to move out of this bracket. She attributes this partly to her lack of concern for money. She has a strong community and social justice focus and has been an activist her whole life. It appears that this, combined with her passion for music, has contributed to her low economic status. She has no partner and is concerned about her life in old age and specific related issues such as Power of Attorney.

Anu (NMR)

Anu is 55. She moved to Australia from a non-English speaking country with her husband and son around 1990 due to war in her home country. Although she

previously worked in a well-paid, high-status job in her home country, in Australia she has undertaken part-time work in aged care and hospitality. This was partly because her strong accent prevented her from working in her chosen profession, and because she wanted to be able to look after her daughter, who was born soon after her arrival. Anu was not paid superannuation for most of her time in this work, and despite several attempts to recover what she is owed, she has not succeeded. Much of this work was also exploitative and underpaid, and she identifies this as being because much of the labour force consisted of migrants. She also points out that migrants have no bargaining power because there are thousands of people willing to take their jobs if they are fired for complaining. Despite this, she is very happy to live in Australia as it is peaceful and social services are available. Nonetheless, she has found that the lack of extended family to help her care for her children has made things more difficult for her. Her husband owns his own business. Their income is sufficient and they are buying a house but are concerned about their old age. Her current work is casual, insecure, and very tiring.

Betty (NMR)

Betty is Joan's sister (see below), and grew up under the same circumstances. As a child she was once abducted, which seems to have caused her some trauma. She has a lot of health problems including heart problems and strokes, and she only has one kidney, which leaves her unable to work. Betty spends three-quarters of her disability pension paying off her mortgage. Several years ago she mortgaged her house to lend money to her daughter, expecting her to pay back the loan; but this never happened. Betty's husband was violent towards her and their children. She separated but this was followed by an expensive custody battle. Prior to this, they were financially very well off. She has worked since the age of 15.

Brenda (Hume)

Brenda is 59 years old. She had to stop working (in her profession) some years ago due to a work-related injury, and now suffers from severe rheumatoid arthritis. When she first left her job she accessed her super, thinking of it as some kind of insurance to cover her while ill, and thus now has none left. Due to her health problems she is only able to work for three hours a week. This income, combined with the disability pension, leaves her struggling to pay her rent, bills and health-related expenses. She would like to find a job but is unable to move to somewhere where work might be available, and her disability makes many kinds of work impossible. Brenda was physically and emotionally abused by her mother as a child and most of her relationships have been abusive. Her primary relationship was with a partner who was an abusive alcoholic. She brought up at least five children (including providing for them financially), four of whom were her partner's from a previous relationship. Since she left him, her partner has not allowed the children (now adults) to see her. One of her own sons died at a young age from a health condition, and the other died in an accident. The grief she experiences is clearly a large part of her life. While she was in this relationship she put her pension towards paying the mortgage on the house in which they were living, but this house was not in her name. Additionally, her partner was financially abusive, limiting her access to their joint account. Brenda is socially isolated, but still actively engaged in volunteer work in the community. Worrying about her financial situation makes her health suffer.

Bronwyn (Hume)

Bronwyn is 57 years old and divorced. When she was 19 years old she had an accident that left her with a permanent disability, including paralysis of one arm and some cognitive difficulties. As a result of this accident she was paid a significant amount of compensation, allowing her to buy a house and support herself for many years, but now very little is left. She did work in a variety of jobs for some years, but the money has since run out. She expected to inherit a significant amount of money from her mother, which would have left her financially secure, but following agitation from a family member, her mother's will was changed at the last moment.

Clare (Hume)

Clare is 63. She married at age 16 and later divorced, leaving her the sole parent of three boys. Since leaving her husband she has spent a considerable amount of time out of work due to depression and has not been able to find a job. She has had to use her superannuation to survive. She identifies body image issues and a lack of self-belief as having held her back throughout her life. She currently works four days a week in a job she enjoys, and hopes to continue, though she would like to cut back to two days. She is too frightened to seriously examine her future prospects, but expects to live in public housing, on the pension. She is working hard to become debt free and has almost reached that point.

Daniela (NMR)

Daniela is 78 years old and divorced. She migrated from a non-English speaking country 30 years ago due to the volatile political situation in her country of origin. In her home country she was a teacher, but in Australia she has worked as a cleaner and in a number of other casual, underpaid or informal jobs. For much of this work she was paid no superannuation, underpaid or not paid at all. She no longer works, but lives with one of her daughters, supported by the pension.

Eleanor (NMR)

Eleanor suffers from anxiety and depression. She was married for 15 years but divorced some time ago. Due to her circumstances she can only work 12–15 hours a week, and relies on a disability allowance. She says that she 'lives from week to week'. She was a public servant for many years and as a result has about \$95,000 in super, and a house that she bought with the settlement from her divorce. When she worked in the public service she was stressed and overworked, leading to a nervous breakdown with long-term health effects.

Elizabeth (Hume)

Elizabeth grew up in a comfortable, middle-class family and completed university education. At 55, she is in a senior management position and is able to salary sacrifice for her superannuation; but with a large mortgage, she doubts that this will be enough to provide for her retirement. She has always worked, with the exception of several months when her three children were babies. Her first husband was a drug addict, and her second partner threatened to become violent. Both relationship break-ups left Elizabeth financially worse off, and as a sole parent providing the financial and emotional support to her children. In earlier times, she was able to rely on support from her family, but in the past five years, she has combined her full-time workload and sole parenting with a significant amount of time off to care for her mother who is suffering from cancer.

Ellen (Hume)

Ellen is 56 years old. She works part time promoting women's economic wellbeing at a regional women's health service. She was not employed for a long period while she raised her children, and found that it was cheaper to stay at home than work and pay for childcare. When her husband was transferred at one time, she had to quit her job. When she was younger she tried to get superannuation, but it was not available to women. Now she is salary sacrificing, hoping to make up the lost benefits. She has been married for many years and is happy in her marriage, and is aware that if she left she would really struggle. She and her husband own their own house which is still mortgaged. They plan to sell it later on and buy a smaller house.

Eloise (NMR)

Eloise is 61. She was married at the age of 21 to a man who believed that a wife should stay at home with the children. She now feels that this view was incredibly naïve. She had three children, while working part time in various jobs. Her husband's business never really got off the ground. She worked for small firms which always seemed to be going out of business and did not pay superannuation. She also worked for her husband for which she was paid no superannuation and little pay. After some years her marriage broke up and she was left with the children, and a lump sum of \$20,000, paid gradually over five years. She struggled to find work and affordable housing for many years, and had a breakdown at one point due to bullying at work. She has suffered from anxiety and depression in the past, with effects on her physical health. She is currently working four days a week in administration in the community sector. Her mother is very ill and Eloise cares for her. The combination of the situation with her mother and her financial problems leaves her feeling depressed and anxious, affecting her work. She sees no other option but to keep working for as long as possible.

Esther (Hume)

Esther is 78. She is Aboriginal, but this was hidden while she was growing up. She started working in the public service after leaving university at the age of 19, and experienced constant discrimination, including being paid less than the men she was training, being unable to get a permanent position for many years, and receiving a smaller redundancy than the men who worked alongside her. She was married and had four children before separating from her husband, who was an alcoholic. Upon his death she received none of his superannuation because they had separated two or three years earlier. This was despite the fact that she had supported him a great deal while they were together. She worked for the Women's Office for some years, and was active in women's health and in setting up the Centres Against Sexual Assault. She is now an Elder in the local Aboriginal community and is very active in volunteer and community work.

Fiona (NMR)

Fiona is twice divorced. She does not believe that she suffered financially as a result of her divorce settlements, or through bringing up her two daughters (with a supportive ex-husband). As a child she was sexually abused by her grandfather, and the trauma of this experience led her to suffer amnesia of the abuse for several decades. The trauma affected her work, her relationships with her ex-husbands and her family, and her mental health more widely. She grew up in a rural setting and noted the strong impacts of gender stereotypes on the choices available to her. She

initially trained in one traditional female sector, but abandoned that career quickly and has since worked in a variety of other areas. She currently works in another traditional female sector, but cannot work many hours due to her mental health problems. Although she has little superannuation, she owns a house which she plans to downsize and live off the profits.

Georgie (NMR)

Georgie is 57. She married at 21 and worked in a para-professional role for the next five years to support her husband's tertiary education. She had one child and was only able to be employed in casual or part-time work because her husband travelled widely in his new profession and was not available to share in the parenting. She has about \$35,000 in super. Her ex-husband spent a great deal of money on dating other women and they eventually divorced. In the settlement he took his superannuation and left her with the house, which is too expensive for her to keep in the long term. She will downsize and move to the outskirts of Melbourne. This will allow her to use the profit to support herself, but it will not be enough. Her ex-husband is now in a new relationship and has a child, has all his superannuation and a new house.

Giulia (NMR)

Giulia is 68. She migrated from Italy when she was 14 and a half, and was forced by her parents to abandon her education to help bring up the family. She was married to a man she had met only once before he asked her parents for her hand in marriage. She later divorced him due to his extreme violence, although her mother was initially unsupportive of the decision because of the shame this could bring within the Italian community. She suffered from controlling violence (economic, psychological and physical) from both her immediate family, especially her mother, and her ex-husband. She only stopped being afraid of him 10 years ago. She struggled with the legal system due to its unfamiliarity and her lack of English language skills. Giulia brought up two children alone (one of whom was withdrawn as a result of the violence) while speaking very little English, with no family support and no knowledge that social security existed. She worked in a variety of jobs, such as factory work, in a pharmacy, as a teacher's aide, and book-keeping, until she became ill with breast cancer nine years ago. Her health continues to be poor and she suffers from bouts of depression. She currently lives on the single pension, and finds it extremely difficult; her savings are nearly gone.

Helena (NMR)

Helena is 57. She left school at age 15 to work, and was married at 18. At age 35 she had a good life, a thriving business with her husband, two children, and a new house. When the poker machines arrived in the area, her husband's (previously controlled) gambling increased. He no longer brought home any money, so her part-time job provided the family's only income. At the same time, he had an affair, among other relationship problems, so she felt she had to divorce him. Wanting to maintain an amicable relationship for the sake of her children, Helena did not push for any of his superannuation in the settlement. She suffered from severe stress after the break-up, but worked full time and studied part time, effectively working seven days a week with no breaks, up until six years ago. At this point her mother fell ill and she and her sister looked after her on a virtually full-time basis for seven weeks. Soon afterwards she was diagnosed with a number of medical conditions, and had a breakdown due to the resulting stress. She has reduced her full-time workload so

that she can care for her grandchild one day a week. She is close to her children and enjoys her work, but finds it stressful. She would like to retire but cannot afford to.

Iris (Hume)

Iris is 55. She is Aboriginal, and has brought up six of her own children, four grandchildren and a number of unrelated children at times as well. As a result, she has not spent much time in the workforce. She separated from her partner soon after her youngest child was born, consequently bringing up all of these children largely on her own. Community (in both the western and Aboriginal senses of the word) is very important to her and she has a supportive network of friends and family. She believes that, because of this, she will be alright financially. She has recently started a catering business and is financially supported by a carer's pension. She is an internationally recognised Aboriginal artist, and can attract additional income from this. She has suffered from three strokes and a heart attack, so is unwilling to go back to work in a stressful profession.

Joan (NMR)

Joan is 64. Her father was an alcoholic and her mother left the family when she was aged nine, returning when Joan was 16. Joan was left to look after her younger sibling which included making their clothes. Her mother was hospitalised at one point and was generally unsupportive. Her elder sister suffers from schizophrenia and was institutionalised for many years; now she strongly distrusts Joan. One of her brothers was violent. When she was 32, and her first child was two, her husband was in a car accident that left him a paraplegic. He received no compensation for the accident, and, until his death in 2000, she cared for him, which was very expensive. At the time of his accident, they owned a business, and she owned another business later, but lost a lot of money through it. Since her husband's death she has not had any paid employment, but does an impressively large amount of volunteer work. She suffers from severe depression. Joan is currently living on Newstart and her savings, and is unable to get the pension.

Lesley (NMR)

Lesley is 60 years old and single. She is a radical feminist lesbian activist. She has rarely worked in paid jobs, instead surviving on welfare and concentrating on activism. Her parents migrated from Eastern Europe following the Second World War and she comes from a poor, working-class background. She has faced discrimination and persecution as a lesbian and feminist activist, and this has affected her economic situation. Now that she is getting older, she is finding that many of her friends are ageing, getting sick and dying. She cannot rely on family so is worried about her care in her old age.

Lorna (NMR)

Lorna is 59. She has worked very hard for many years and now cannot work due to health problems. She has back problems, arthritis, and shoulder, knee and ankle damage, some of which was sustained through work and some through being run over by a bus at age seven. She has always worked in low-paying, traditionally female jobs such as teaching, aged care and the community sector. At one point she worked three jobs, as a nurse, a teacher and sewing children's clothing from home at night after putting her daughter to bed. During this period she could not afford to feed herself properly, spending most of her money on her daughter. Most recently she worked as a nurse, but her health conditions became too difficult for her to keep

it up. However, she is too young to qualify for the Age Pension and the process of applying for other benefits from Centrelink is so lengthy that at the time of interview she was not eligible for a payment. She has been living off savings and cannot get unemployment benefits until her savings have reduced to \$2500 in the bank. She brought up her daughter alone after divorcing her abusive husband, and now supports her and her grandson as well as her stepson, god-daughter and god-daughter's daughter.

Mel (Hume)

Mel is Aboriginal. She has a lot of health problems, including suffering a stroke four years ago which resulted in paraplegia, back problems, a hip replacement and problems in the other hip. She has been surrounded by violence her entire life – at the age of 16, her mother died due to a brain haemorrhage from her father beating her. At this point she had to leave school to bring up her two brothers, effectively taking over the mother role. After living with a violent father, she experienced violent intimate partner relationships and has been living in women's refuges more or less constantly since the age of 30. She raised her four children and five grandchildren. She lives with one of her grandsons now who looks after her to some extent, and contributes some money towards her living expenses. Otherwise she lives on the pension.

Michelle (NMR)

Michelle is 59. In her early working years there was no superannuation, and after that she went into her own business as an artist which had no superannuation. She was encouraged to put most of her savings into superannuation, but this was lost in the financial crash. She currently works for an organisation that runs an art studio for people with intellectual disabilities, and she has been contributing to her superannuation fund since working there, but the balance is still very low. She is concerned about the length of time she has to wait until qualifying for the pension. She had cancer two years ago. She enjoys her work, but it is too much for her and she gets tired.

Moira (NMR)

Moira is 73. Originally from overseas, she entered a convent at age 15, but left without qualifications at around age 23 when she became unwell. She eventually became a nurse. She spent two years in Vietnam during the war, and later worked in two other overseas countries and Sydney before coming to Melbourne. She did not start earning superannuation until coming to Australia. For many years she directed her work towards helping people, including setting up a group for bereaved parents. She worked hard all her life, only retiring when she was over 70 at the end of 2011, after being attacked by a psychiatric patient. Traumatized by this incident, she resigned but was not supported by the hospital that employed her and did not receive any compensation. It was very important to her to own her own house for the sake of security, and she was eventually able to pay off her mortgage. Originally she shared the house (including payments) with a friend who later left, leaving her having to pay an extra \$144,000 on the mortgage. Due to her work history she is paid pensions from two other countries, which is then topped up by Centrelink. This causes problems as the money arrives at different times, making it difficult to keep track of and to pay bills. She has no partner, but is close to her neighbours. She grows vegetables and keeps chickens to help with her food costs.

Peta (NMR)

Peta is 60 years old, single, and runs her own business. She came to Australia as a migrant (though from an English-speaking country) after a number of highly traumatic events in her life. She explored several careers, and while in her 50s undertook postgraduate studies. These factors, combined with the fact that she made a large interest-free loan to a community organisation, which therefore could not be invested, have contributed to her low level of superannuation.

Rosalie (Hume)

Rosalie is 77. She is Aboriginal and had to run to avoid being taken as part of the Stolen Generation. Others in her community were abducted through the implementation of government policy. She experienced significant discrimination over the course of her life. At school she and the other Aboriginal children were made to clean the school instead of attend classes. This sort of discrimination continued when she was working as a nurse's aide. As a result, she did not learn to read until she was about 25 and went to TAFE. She brought up six children, three grandchildren and a number of foster children. She is married and lives with her husband, who is supportive and has always worked. They own their own home and are financially fairly stable. Rosalie is extremely active in the Aboriginal community and has contributed enormously to further the interests of this community, in areas such as education, childcare, aged care and disability care.

Rose (Hume)

Rose is 72. She has worked all her life, from the age of 16, including owning a number of businesses. She comes from a middle-class background but now finds herself living in poverty on the pension. She has been married twice, leaving the first husband because of his increasing alcoholism. The second husband died from leukaemia after they had been married for six years. She cared for him during his illness, which was highly stressful and involved a lot of commuting to receive treatment in different places, as well as incurring a great deal of expense. When her husband was ill, her mother suffered a stroke, further exacerbating her stress. Soon after her husband's death she was targeted by a professional con man who stole a large amount of money from her, resulting in her current situation of poverty. She now works three hours a week, which supplements her pension and allows her to receive discounted goods. She finds fatigue an issue and cannot work any more than this.

Samantha (Hume)

Samantha is 62. She married young (aged 19) to get away from a hurtful relationship with her mother. She believes that this set the pattern for a series of violent relationships. In 1995, her son died at the age of 25 and she still suffers from the grief. She looked after her mother until her death, in the face of uncooperative sisters. After one marriage breakdown, her husband refused to let her buy him out of the successful business they owned jointly, despite the fact that it was her family's business. After divorcing him, she brought up their two children alone with very little financial support from him or the government. Sometimes she worked three jobs (such as cleaning houses, in the hospital as a nurse's attendant and at a pub) while her mother looked after her children, leaving her very little time with them. In her 40s, she was involved in an accident which resulted in the loss of three discs in her back, leading to her losing her job. It was recommended that she retire

and she applied for the disability pension. She was unable to get any other job due to her lack of qualifications and post-traumatic stress disorder resulting from the deaths of her son and her friend. She has also had multiple strokes. She barely leaves the house. She can only afford to eat one meal a day, and suffers from social isolation.

Stephania (NMR)

Stephania is 59. She was married for 28 years before her husband divorced her to be 'free of responsibilities', though he had been having affairs for some time before that point. While they were married she worked full time, even while having her four children, and ran his business from home in the evenings, without pay. On one occasion, when leaving a job, she 'cleaned out' her superannuation to pay off the mortgage on one of their houses, leaving her with very little now. She was never formally divorced from her husband and as a result she did not get a fair settlement, and he never paid any child support. She now has the house in which they lived together, but it is large and very expensive to run. She still looks after her children, cooking and cleaning for them, and doing their washing even though they have moved out. She also financially supports them to some extent. She sees it as very important to help pay for their weddings and leave them some money when she dies, so is paying a very expensive life insurance policy. Although she moved to Australia as an infant, her European background has affected her entire life. She still works full time and will continue to do so for the foreseeable future.

Appendix 6: Good practice from leading corporations

The Workplace Gender Equality Agency replaces the Equal Opportunity for Women in the Workplace Agency (EOWA), which oversaw the Employer of Choice for Women (EOCFW) citation selection and presentations. In 2012, the agency wrote:

[An EOCFW award] is a prestigious acknowledgement ... of organisations that are recognising and advancing women in the workplace. In October 2001, EOWA announced its inaugural list of 55 organisations to be given the citation and in 2012, this list has grown to 125 organisations.

Organisations applying for the citation were assessed against rigorous criteria which considered a number of workplace issues including gender pay equity, women in executive management, flexible work practices, sex-based harassment prevention and career development training. Importantly, the citation required the organisation's CEO to be the driving force behind the culture which supports the advancement of female employees.

[\(Employer of Choice for Women, 2012\)](#)

In 2012, organisations awarded the EOCFW citation reported an average gender pay gap of 15.4 per cent compared to the national Australian Bureau of Statistics average of 17.6 per cent for all industries. Of all organisations awarded the citation, 13 had no gender pay gap. EOCFW organisations have steadily increased their company-funded paid maternity leave provision since a decline in 2007–08. The average period of company-funded paid maternity leave provided by organisations on the 2012 EOCFW list was 13.2 weeks. Education and Training Institutions provided 18.4 weeks on average – the longest period – with an eligibility period of nine months. In 4 per cent of EOCFW organisations (ANZ, IBM, UNSW, UBS AG and Westpac), there was no eligibility period, and all organisations were required to have a maximum eligibility period of 12 months of service to qualify for the citation.

Across EOCFW organisations, the average percentage of female managers was 46 per cent, with 23 per cent of organisations awarded the citation having a female CEO.

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