

CHAPTER 2:

WOMEN IN THE WORKFORCE: HOW, WHEN AND WHY

Whilst their employment rates have changed, life patterns for most women are not changing simultaneously. The majority of women still expect to withdraw from the labour force to care for families.¹

Background

2.1 The labour force participation rate of women workers in Australia has changed dramatically since the beginning of the century when there were few women in the paid workforce. Some of this change can initially be attributed to Australia's move from an economy based on primary industry (agriculture and mining) to a more industrialised/service-focused economy. Women have also taken on a more active role in society generally.²

2.2 A number of events have been catalytic in increasing equality for women workers. During World War II women began to enter the workforce in larger numbers to take the place of men who had left their jobs to join the war effort and to work in industries that had developed to support the war. A workforce with larger numbers of women who were higher paid and often in non-traditional jobs was necessitated by the war. However, many of the gains made during the war were reversed at its conclusion, when the Australian Government, like governments elsewhere, adopted policies to ensure men returning from the war were given employment.³

2.3 A strong demand for labour arose again in the late 1960s and early 1970s, when inflows of foreign capital and migrant labour saw a massive growth in the Australian manufacturing and service sectors. The expansion of manufacturing industries increased job opportunities for unskilled manual

¹ NSW Women's Advisory Council Report, *Superannuation and Women: Issues of Access and Equity*, June 1993, p 5

² Department of Industrial Relations, *Labour Standards for Women in Australia*, April 1991, p 47

³ *ibid*

workers. Clerical and service opportunities expanded more rapidly than the traditionally male dominated industrial sectors.⁴

2.4 It was at this time that measures to remove both formal and informal discriminatory practices against women were considered - the marriage bar in the Commonwealth Public Service was removed in 1966; equal pay cases were brought by the Australian Council of Trade Unions in 1969 and 1972; the Child Care Act providing for publicly funded child care was passed in 1972; ILO Convention No. 111 on Discrimination in Employment and Occupation was ratified in 1973; and training programs to assist women were developed, such as the Employment Training Scheme for Women.⁵ The marriage bar, and its implications for the superannuation assets of those affected, are addressed in detail in Chapter 12.

2.5 In the 1980s, international commitments were made and legislation was enacted to ensure basic equity conditions of employment for women, including the *Convention on Elimination of all Forms of Discrimination Against Women* and the *Sex Discrimination Act 1984*, *Public Service Reform Act 1984*, *Affirmative Action (Equal Opportunity for Women) Act 1986*, *Human Rights and Equal Opportunity Commission Act 1986*, and the ratification of ILO Convention No 156 (*Workers with Family Responsibilities*).⁶

2.6 Changes towards flatter organisation structures with more devolution and integration of functions (including affirmative action) and requirements for flexibility in employing and deploying labour, which have given rise to more part-time work and other flexible employment practices, have improved women's access to and opportunities for employment. However, as Mitchell and Dowick point out in their paper *Women's Increasing Participation in the Labour force: Implications for Equity and Efficiency*, some of these opportunities have been in insecure jobs with low pay and poor prospects in peripheral employment.⁷

2.7 The strong rise in the labour force participation of women over the past few decades is also attributable in part to the rapidly improving access of women to full secondary and tertiary education and recognition that educational attainment raises the economic benefits of working outside the home. Between the generation of women born in the 1930s and the generation

⁴ ibid

⁵ ibid

⁶ ibid, pp 47, 48

⁷ Affirmative Action Agency, *Quality and Commitment: The Next Steps*, Dec 1992, pp 46, 47

of the 1970s, rates of both secondary school completion and post school qualifications have doubled.⁸ The Australian Institute of Family Studies report *Work and Family: Employers' Views*, published in 1991, identified that women now held 27 per cent of degrees in administration, 24 per cent of law degrees and 32 per cent of degrees in science, medicine and computing.⁹

2.8 Other factors affecting women's participation in the paid workforce are the long developing trend for women to have fewer children at a later age (with a consequence that they are likely to have acquired greater skills and experience prior to leaving the workforce to have children) and a significant decrease in the expectation that a woman could only be fulfilled through motherhood.¹⁰ An increasing range of job opportunities contributes to women's participation in the paid workforce.

2.9 The present workforce participation rates of women suggest that there are relatively few women who will follow the once frequent pattern of stopping paid work on marriage and not resuming in any significant way. However, women continue to have different employment patterns to those of men, with a lower overall rate of participation in the paid workforce due to a greater proportion undertaking part-time or casual work and earning significantly less.

Participation rates

2.10 In 1947, female participation in the paid workforce was 24.9 per cent and only a small percentage of these women were married. By 1961, female participation had risen to only 28.9 per cent and the majority of these were still unmarried. In 1976, the participation rate was beginning to change - total female participation was 48.8 per cent with equal numbers of married and unmarried women in the labour force.¹¹

2.11 In August 1994, just over half (52 per cent) of women in Australia participated in the labour force compared to almost three-quarters (73 per cent) of men. Married women (including de facto) aged 35-44 years had a higher participation rate than married women aged 20-24 years, reflecting the return of women to work after child bearing. Single women aged 20-24 years had the

⁸ Mitchell D, and Dowick S, *Women's Increasing Participation in the Labour force: Implications for Equity and Efficiency*, Centre for Economic Policy Research Discussion Paper No 308, March 1994, p 1

⁹ Woolcott I, *Work and Family: Employers' Views in Quality and Commitment: The Next Steps*, Affirmative Action Agency, Dec 1992, p 56

¹⁰ Affirmative Action Agency, *Quality and Commitment: The Next Steps*, Dec 1992, pp 48, 49

¹¹ Department of Industrial Relations, *Labour Standards for Women in Australia*, April 1991, p 47

highest participation rate of all female groups. This compares to men who maintained high levels of participation throughout the prime working years (aged 20-54 years).¹² These figures do not take into account the many women who contribute to family businesses for which they receive no formal income.

Table 2.1: Labour force participation, 1994

Age group (yrs)	Women		Men	
	'000	%	'000	%
15-19	337.5	54.4	347.2	53.3
20-24	539.4	76.0	626.1	86.5
25-34	937.9	66.6	1287.5	92.5
35-44	948.2	70.1	1239.4	92.6
45-54	688.1	65.0	971.2	88.4
55-59	146.0	37.6	288.5	72.5
60-64	50.5	14.3	165.9	47.3
65 and over	27.4	2.3	82.8	9.0
Total	3674.9	51.8	5008.6	72.9

Source: *Australian Women's Year Book 1994*, ABS Catalogue No 4124

Pattern of employment

2.12 Both married (including de facto) and single women have employment patterns which, in aggregate, are significantly different from those of most men. Most male workers enter the paid labour force full-time (or are available for full-time work) at the end of their schooling or post-school further education or training, and stay there until retirement. Most women, while following such a pattern at least in their twenties, are likely to have a break from paid employment at some stage to provide care for children or elderly relatives.¹³

¹² Australian Bureau of Statistics, *Australian Women's Year Book 1994*, Catalogue No 4124.0, p 74

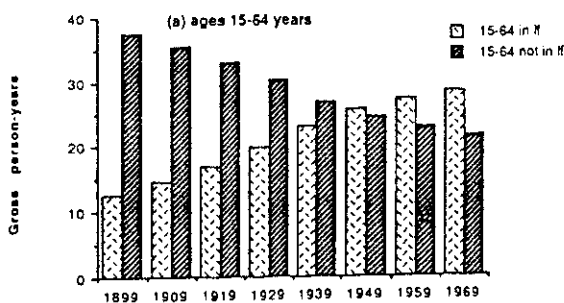
¹³ Clare R, *Women and Superannuation in Women and Superannuation: Selected Seminar Papers*, EPAC/OSW, August 1994, pp 4-7

For example, 53 per cent of women with pre-school children age children are not in the labour force.¹⁴

2.13 It has been contended by Ross Clare of the Economic Planning and Advisory Council and others that, at the current time, women spend on average 17 years in the labour force, compared to 39 years for men.¹⁵

2.14 In *Balancing Families and Work: A Demographic Study of Women's Labour force Participation*, Christabel Young presents more detailed information on labour force participation according to cohorts. According to Young, between the 1899 birth year cohort and the 1959 birth year cohort, gross person years in the labour force per woman are expected to increase from 12.5 to 28.4 years within the age range 15-64 years, or an increase of 14.6 years. Although women born in 1899 on average spent only one-quarter of the 15-64 year age range in the labour force, those born in 1959 are expected to spend more than one-half of their time in economic activity. The number of years in the labour force first exceeded the number of person-years not in the labour force with the experience of women born in 1949 (see Figure 2.1).¹⁶

Figure 2.1: Estimated and projected gross person-years in the labour force and not in the labour force among cohorts



Source: *Balancing Families and Work: A Demographic Study of Women's Labour Force Participation*, 1990, p 103 (lf = labour force)

2.15 Labour force participation rates for married women and all women show an M-shaped pattern with the peaks occurring in the 20-24 and 35-44 years age

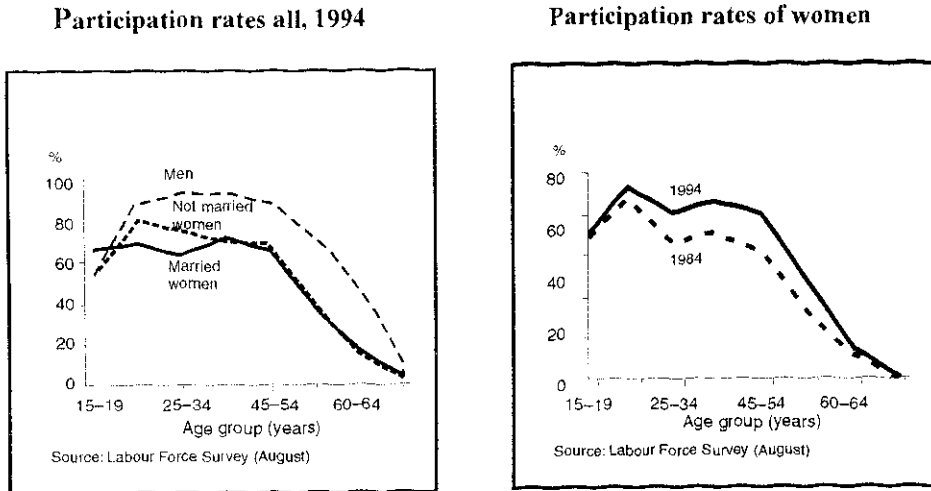
¹⁴ Australian Council of Social Service, SW Sub No 62

¹⁵ Clare R, *Women and Superannuation in Women and Superannuation: Selected Seminar Papers* EPAC/OSW, August 1994, p 7; NSW Women's Advisory Council *Superannuation and Women: Issues of Access and Equity* June 1993 piii; Olsberg D, SW Sub No 9

¹⁶ Young C, *Balancing Families and Work: A Demographic Study of Women's Labour force Participation*, 1990, p 38

groups. The trough in the 25-34 years age group largely reflects that this is the prime child bearing age group.¹⁷

Table 2.2: Labour force participation rates



Source: *Australian Women's Year Book 1994*. ABS Catalogue No 4124.0

2.16 A survey of work patterns of women was conducted in Victoria in October 1991. The survey looked at over one million women employed between 1975 and October 1991. Some of the results included:

- two-thirds of Victorian women who had been employed at some time between 1975 and October 1991 had had at least one break of three months or more from employment;
- women who have or who had children under 12 years of age were more likely to have had a break than women without children;
- among women who took a break from employment and who have or who had children under 12 years of age, 56 per cent had taken the most recent break because of the birth of a child and 30 per cent took the break to care for a child or other person; and
- 88 per cent of Victorian women who had been employed at some time between 1975 and 1979 resigned because of the birth of their

child. This figure fell to 39 per cent in 1990-91. During this time, the proportion of women taking maternity leave rose from 11 per cent to 44 per cent.¹⁸

2.17 Career breaks, which may last for a number of years, may result in loss of career momentum and difficulties in updating skills when returning to work. In their report, *More Brilliant Careers: The effect of career breaks on women's employment*, Rimmer and Rimmer identified that consequent to a woman's initial break from employment is a shifting downwards to jobs with lower skill requirements.¹⁹

2.18 According to the report, short breaks of a year or less were the most common for the first break in employment (41.8 per cent of women) with over half the women (56.4 per cent) giving pregnancy/child care as the reason for taking the break.²⁰

2.19 Only 47.4 per cent of women returned to the same kind of work in their second working spell as they had done when they first worked. Half of the women returning to work were again employed as clerks. For professionals and para-professionals the proportions were nearly two-thirds and over three-quarters. In the other occupations, women were less successful than the clerks in regaining the occupations in which they had previously worked.²¹ The shift downwards to positions which required a lower level of skill does not appear to be the consequence of subsequent career breaks, perhaps because it has occurred following the initial break.²²

2.20 The Victorian report referred to above identified that balancing paid work with family responsibilities was the most commonly reported difficulty for women returning to work after a break, with the degree of difficulty increasing for those whose break had been for a period greater than a year.²³

2.21 A 1988 study by Begg and Chapman, titled *The Foregone Earnings from Child-Rearing in Australia*, clearly indicated that women's overall shorter period in the paid workforce substantially reduced their overall earnings:

¹⁸ Australian Bureau of Statistics *Women in Australia*, Catalogue No. 4113.0, pp 139, 140

¹⁹ Rimmer R J, and Rimmer S, *More Brilliant Careers: The effect of career breaks on women's employment*, 1994, p 52

²⁰ *ibid*, pp 50, 51

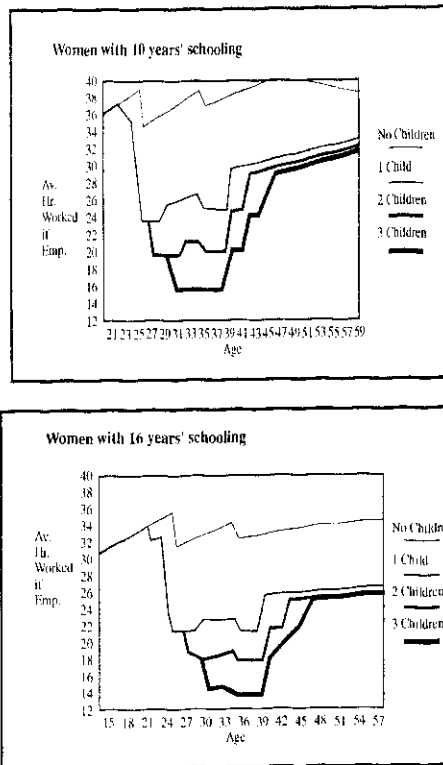
²¹ *ibid*, p 50

²² *ibid*, p 52

²³ Australian Bureau of Statistics, *Women in Australia*, Catalogue No. 4113.0, p 141

even controlling for a host of labour market factors, the presence of children, particularly young children, has a considerable effect on women's earnings, most importantly through the substantially diminished probability of labour force participation. As well, hours worked given participation are considerably reduced from child-rearing, although hourly wage rates are virtually unaffected.²⁴

2.22 The effect of the parenting role on women's work patterns is reflected in the following graphs prepared by Beggs and Chapman as part of their report.



Source: *The foregone earnings from child-rearing in Australia*

2.23 Women are also the primary carers of people other than children. About seventy-two per cent of those who care for those over 75 years of age, and 75.9 per cent of those who care for people with mental illnesses, are women. In

²⁴ Beggs and Chapman, *The foregone earnings from child-rearing in Australia*, Centre for Economic Policy Research, Discussion Paper No 190, June 1988, pp ii, iii

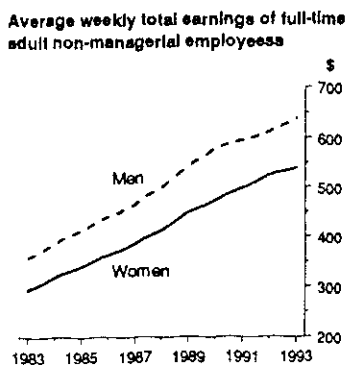
Australia, 708 000 women are primary care givers for elderly relatives and adult family members with disabilities. The foregone earnings of women who work as unpaid carers have been estimated at \$3.3 billion, not including the monetary value of opportunities foregone by carers who do manage a paid as well as unpaid job.²⁵

Pay inequity and occupational and industrial segmentation

2.24 While economic and cultural circumstances vary widely from country to country, there are two issues which are common. These are the lack of pay equity between men and women and the occupational and industrial segmentation of workers. Australia offers no exception to this pattern.²⁶

Pay inequity

2.25 It is over twenty years since the policy of equal pay for equal work was introduced in Australia. However, women still earn significantly less than men, even in occupations considered to be traditionally female.²⁷



Source: Australian Bureau of Statistics. *Women in Australia*. Catalogue No 4113.0, p 181

²⁵ Minister for Women's Affairs (Victoria), SW Sub No 66

²⁶ Department of Industrial Relations, *Labour Standards for Women in Australia*, April 1991, p 2

²⁷ Australian Bureau of Statistics, *Australian Women's Year Book 1994*, Catalogue No. 4124.0, pp 98, 99

Table 2.3: Average weekly earnings and hours paid for full-time adult non-managerial employees, 1993

	Women	Men	Female/male ratio
	\$	\$	%
<i>Total ordinary time earnings</i>	526.5	577.8	91.1
- Award/agreed base rate	518.4	557.2	93.0
- Pay by measured result	1.9	10.0	19.0
- Over award pay	6.2	10.5	59.0
Overtime	13.5	61.8	21.8
Total earnings	540.0	639.6	84.4
	hours	hours	%
Ordinary time	37.5	37.9	98.9
Overtime	0.7	2.7	25.9
Total hours	38.2	40.7	93.9

Source: *Australian Women's Year Book 1994*, ABS Catalogue No 4124.0

2.26 In 1993, female and male full-time adult non-managerial employees both worked, on average, 38 hours *ordinary* time per week, but women's *ordinary* time earnings were only 91 per cent of men's. The difference is greater for average weekly *total* earnings (that is, including overtime) with full-time adult non-managerial female employees receiving only 84 per cent of men's.

2.27 The difference in the amount of overtime worked is significant. In 1993, men worked nearly four times more overtime than women and consequently women's overtime earnings were only 22 per cent of men's. This reflects both occupational segregation, with women less likely to work in occupations where overtime is worked, and that women are more likely to have family

responsibilities which limit the time they have available to undertake overtime.²⁸

2.28 The difference in earnings is more marked for men and women in full-time managerial positions. In 1993, women earned 75 per cent of the equivalent earnings of men.²⁹

Occupational and industrial segmentation

2.29 According to OECD figures from 1985, Australia had the highest incidence of gender segmentation in the workforce among member countries. This significant segmentation of the sexes persists despite the pursuit by the Australian Government of an active policy of equality for women workers, and despite increased participation of women in education, training and the labour market. Indeed, studies have suggested that gender segmentation has actually increased slightly over the last 20 years.³⁰

2.30 In 1994, women remained concentrated in a relatively narrow range of occupations. For example, for those in full-time employment:

- 52 per cent of women employees were concentrated in two occupational groupings: clerks (34 per cent) and salespersons/personal service workers (18 per cent) (compared to 7 per cent and 8 per cent respectively for males); and
- 54 per cent of males were concentrated in the three leading occupational groups: tradespeople (24 per cent), managers and administrators (16 per cent) and professionals (14 per cent).³¹

2.31 Both women and men employed full-time increased their representation among managers and administrators between 1989 and 1994, with an increase from 7.2 per cent to 8.9 per cent for women and 14.5 per cent to 16.1 per cent for males.³²

2.32 When considered by industry the statistics show the three leading industry groups employing women are:

²⁸ *ibid*, p 99

²⁹ *ibid*

³⁰ Department of Industrial Relations, *Labour Standards for Women in Australia*, April 1991, p 2

³¹ Australian Bureau of Statistics, *Australia Women's Year Book 1994*, Catalogue No 4124.0, pp 76, 77

³² *ibid*, p 76

- Wholesale and retail trade 18.0%
- Health and community services 15.2%
- Education 11.1%

compared to the three leading industry groups for males being:

- Manufacturing 19.5%
- Wholesale and retail trade 18.6%
- Construction 11.4%³³

2.33 Industrial and occupational segregation have occurred because of continuing assumptions regarding what is appropriate work for men and women, employment restrictions previously placed on women's employment, higher unionism and militancy among traditionally male occupations and differences in training schemes and education which effectively cluster women within certain occupations.³⁴

2.34 The effects of occupational segregation have been seen in various ways including:

- occupational crowding in female-dominated occupations holds down pay;
- career paths from female-dominated occupations to higher level positions are less well articulated;
- narrow occupational choices increase prospects for unemployment especially where regional economies are structurally dependent on male-dominated industries; and
- access to satisfying work is constrained by barriers to occupational choice.³⁵

³³ *ibid.*, pp 77, 78

³⁴ Department of Industrial Relations, *Labour Standards for Women in Australia*, April 1991, p 3

³⁵ *Quality and Commitment: The Next Steps*, Affirmative Action Agency, Dec 1992, p 53

Table 2.4: Occupation of full-time and part-time employed

Occupational group	Full-time				Part-time	
	1989		1994		1994	
	Women	Men	Women	Men	Women	Men
	%	%	%	%	%	%
Managers and administrators	7.2	14.5	8.9	16.1	4.0	4.2
Professional	14.5	12.9	16.6	14.4	9.9	10.4
Para-professionals	7.0	5.6	6.8	5.4	5.8	3.1
Tradespeople	4.6	25.6	4.4	24.1	2.9	10.2
Clerks	35.4	6.8	33.7	6.7	25.3	4.8
Salespersons and personal service workers	17.5	7.7	18.0	8.2	33.8	22.7
Plant and machine operators, and drivers	4.3	11.4	2.8	11.1	1.5	7.6
Labourers and related workers	9.5	15.4	8.7	13.8	16.8	36.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
	'000	'000	'000	'000	'000	'000
Total	1 891.5	4 217.5	1922.2	4 039.6	1 427.7	496.2

Source: *Australian Women's Year Book 1994*, ABS Catalogue No 4124.0

2.35 Efforts to reduce the level of occupational segregation have tended to date to focus on assisting women into male-dominated, often trades, areas. However, it can be argued that this approach is not working and that raising the status of female dominated areas and improving skills recognition, remuneration, career paths and access to training for full and part-time workers

in female dominated occupations and industries is likely to prove more effective.³⁶

2.36 A second factor which has had the effect of reinforcing both segmentation of the workforce and wage differentials has been the significant increase in part-time and casual employment particularly for women workers.³⁷

Part-time and casual work

2.37 Women are considerably more likely to be in part-time employment compared to men. In 1993-94, 42 per cent of women in paid employment were employed part-time, compared to 10 per cent of males.³⁸

2.38 This employment pattern reflects the recent pattern of job and industry growth but also corresponds to the pattern of demands on women inside and outside the paid work context. Explanations put forward for the predominance of women in part-time work on one hand include the availability of child care, commitment to study, family commitments (including aged and invalid care) and personal choice. On the other hand, overseas evidence and recent Australian studies conclude that a majority of women would prefer full-time work (and return to it after maternity leave) if more full-time jobs, better childcare and help with older persons cared for in the household and other domestic responsibilities, were available.³⁹

2.39 In August 1994, there were 308 000 women and 200 000 men employed part-time who preferred to work more hours, 22 per cent and 40 per cent respectively of part-time workers. The number of women in this category has consistently exceeded the number of men over the last ten years, a result of the greater number of women working part-time. The proportion of part-time workers who prefer to work more hours also varies according to age. In August 1994, the highest incidence was among women in the 20-24 years age group, of whom 39 per cent wanted to work more hours.⁴⁰

2.40 Part-time work restricts earnings in a number of ways in addition to simply reducing hours worked and hence wages earned. Surveys in Australia

³⁶ Department of Industrial Relations, *Labour Standards for Women in Australia*, April 1991, p 4

³⁷ *ibid*, p 3

³⁸ Australian Bureau of Statistics, *Australian Women's Year Book 1994*, Catalogue No 4124.0, p 75

³⁹ Council for Equal Opportunity in Employment *Women, Work and the Future*, Book 10 in the series *Equal Opportunity at Work - 112 Studies from Major Australian Companies*, 1990, p 12

⁴⁰ Australian Bureau of Statistics, *Australian Women's Year Book 1994*, Catalogue No 4124.0, pp 78, 79

have indicated that part-time jobs tend to be restricted to the lower grades within occupations. Part-time employees have largely been cut off from career paths, and it is estimated that around 60 per cent of those working between 10 and 29 hours per week are employed on a casual basis. Also, some of the industries employing a high proportion of part-time employees in Australia correspond to those with the lowest wages for full-time workers.⁴¹

2.41 Part-time workers also tend to have fewer opportunities for training, skill development and promotion. Recent data from the Australian Bureau of Statistics indicated that training is disproportionately provided to those with greater seniority, those in managerial positions and those who are permanent or full-time employees - all characteristics of men's employment.⁴²

2.42 In short, it is unusual for intermittent or part-time work to be consistent with resumption of a career path or steady promotion.⁴³

Not in the labour force

2.43 People who are classified as neither employed nor unemployed are defined as being 'not in the labour force'. Between 1984 and 1994, the proportion of women not in the labour force decreased from 55 per cent to 48 per cent.

2.44 The main activities for people not in the labour force in 1993 differed according to gender. Ninety-seven per cent of people who were mainly engaged in home duties/child care were women while 69 per cent of those who were retired/voluntarily inactive or suffering from an illness, injury, disability or handicap were men. To some extent these figures reflect women's traditional caring role in the family.⁴⁴

2.45 Between 1988 and 1993 there were noticeable increases in the proportion of women attending educational institutions and the proportion who were retired/voluntarily inactive. This was accompanied by a decrease in the proportion whose main activity was home duties/child care. For men, except

⁴¹ Department of Industrial Relations, *Labour Standards for Women in Australia*, April 1991, p 3

⁴² *ibid*

⁴³ Clare R, *Women and Superannuation*, in *Women and Superannuation: Selected Seminar Papers*, EPAC Background Paper No 41, August 1994, pp 4-7

⁴⁴ Australian Bureau of Statistics, *Australian Women's Year Book 1994*, Catalogue No 4124.0, p 82

for the decrease in the proportion involved in home duties/child care, the activity pattern changed little over time.⁴⁵

Table 2.5: Main activity of persons aged 15-69 years not in the labour force

Main activity	Women		Men	
	1988	1993	1988	1993
	%	%	%	%
Home duties/child care	77.9	69.0	7.7	4.3
Attending an educational institution	12.9	15.1	32.0	32.2
Retired/voluntarily inactive	2.9	8.8	35.0	37.4
Own illness/injury (a)	2.7	3.7	19.1	19.8
Worked in unpaid voluntary job	1.3	1.3	1.2	1.7
Other (b)	2.3	2.6	4.9	4.6
Total	100.0	100.0	100.0	100.0
	'000	'000	'000	'000
Total	2481.9	2484.7	1073.8	1193.8

a) includes own disability and handicap

b) includes looking after ill/disabled person, travel/moving house, unpaid leave and persons not asked.

Source: *Australian Women's Year Book 1994*, ABS Catalogue No 4124.0

What the future holds

2.46 It is expected that in the future women will make up an increasing proportion of the workforce. The Australian Bureau of Statistics has estimated that about 66 per cent of new entrants to the workforce in the next 20 years will

be women. The Federal Department of Employment, Education and Training has projected that women's employment will increase on average by 2 per cent a year to the year 2001, while men's employment will increase at 1.6 per cent per year.⁴⁶

2.47 The report, *Australia's Workforce in the Year 2001*, released in June 1991 by the Department of Employment, Education and Training, identified that the proportion of jobs which are part-time was expected to continue to increase by 2.1 per cent per annum to the year 2001 compared to a growth rate of 1.3 per cent for the full-time labour force. This translates into the share of jobs held by part-timers increasing from 21 per cent in 1989 to 23 per cent in 2001.⁴⁷

2.48 However, even with the predicted increase in female labour force participation, future projections estimate that women will spend, on average, no more than 28 years in paid employment.⁴⁸

Questioning the notion of the standard work pattern

2.49 As pointed out by the Australian Council of Social Service in its submission the notion of a 'standard' work pattern, being 40 years of full-time employment, is increasingly being brought into question. The majority of people are now likely to leave the labour force temporarily, or become unemployed, at some stage in their working life.⁴⁹

2.50 That this move away from the 40 year full-time pattern will continue is supported by the findings of the report *Australia's Workforce in the Year 2001*, released in June 1991 by the Department of Employment, Education and Training. The following are some of the more significant changes to participation rates projected in the report:

- further decreases in male full-time labour force participation rates, especially at older ages;

⁴⁶ Affirmative Action Agency, *Quality and Commitment: The Next Steps*, Dec 1992, p 48

⁴⁷ Department of Employment, Education and Training, *Australia's Workforce in the Year 2001*, 1991, pp 42-44

⁴⁸ SW Sub No 9

⁴⁹ SW Sub No 62

- strong increases in part-time labour force participation rates for 15 to 24 year old males, reflecting increasing participation in full-time education; and
- continued strong increases in female part-time participation rates for all age groups.⁵⁰

2.51 The report also addressed the issue of unemployment, in particular long-term unemployment. The report acknowledged that the outlook for the long term unemployed in the year 2001 will largely depend upon the path of the business. However, it presented the view that micro-economic reform could lead to substantial retrenchments in electricity, water and gas, transportation, communication and parts manufacturing and that retrenchees who are older, do not have readily marketable skills and are in disadvantaged regions are vulnerable to long term unemployment.⁵¹

2.52 It is important to recognise that long term unemployment is not distributed equally across groups in society. The long term unemployed are typically older than the average person in the workforce. In 1990, 32 per cent of those unemployed for 1 year or more and 40 per cent of those unemployed for 2 years or more were over 45 years of age, while this group only represented 25 per cent of the labour force.⁵²

At the end of the day

2.53 At the end of the day, there is an expectation that all Australians will retire with sufficient resources to maintain a dignified standard of living. Participation in the labour force provides an opportunity to accumulate superannuation assets, which in turn, contributes to ensuring that standard is achieved. However, what has become evident is that many women choose or are required, for family or other reasons, to engage in activities more traditionally associated with the home.

2.54 The following chapters look at the superannuation needs of those with broken work patterns and those engaged in home duties, how they are currently being met and how best they might be improved.

⁵⁰ Department of Employment, Education and Training, *Australia's Workforce in the Year 2001*, 1991, p 39

⁵¹ *ibid*, p 7

⁵² *ibid*, p 94