

**Senate Community Affairs Committee**  
**ANSWERS TO ESTIMATES QUESTIONS ON NOTICE**  
**FAMILIES, HOUSING, COMMUNITY SERVICES AND**  
**INDIGENOUS AFFAIRS PORTFOLIO**  
**2013-14 Budget Estimates Hearings**

**Outcome Number:** 6

**Question No:** 298

**Topic:** Superannuation

**Hansard Page:** Written

**Senator Boyce** asked:

One of the three priority areas for OfW is increasing women's economic security. In relation to the large gap between the superannuation savings of Australian men and women what is your research showing? Is the gender gap in retirement savings widening or narrowing? Would you please provide the same information for working men and women with disabilities?

**Answer:**

The Office for Women supports gender mainstreaming as the best practice approach to ensuring gender is considered in the full range of decisions by Government affecting women. This is in support of Australia's international commitments under the Beijing Platform for Action, which was adopted at the Fourth United Nations World Conference on Women in 1995.

While the Treasury carries primary policy responsibility for matters relating to superannuation, the Office for Women monitors superannuation outcomes for women, providing advice across government to ensure that differential impacts and outcomes for women are considered and taken into account. Data from the Australian Bureau of Statistics (ABS) shows that the percentage of women who have superannuation has increased from 42 per cent in 1993 to 66 per cent in 2007.<sup>1</sup> ABS data also shows that the distribution of superannuation coverage differs significantly according to the level of income. While coverage has increased across all incomes between 2003-04 and 2009-10, growth has been more modest for lower income earners, and women in the bottom 25 per cent of earnings have no superannuation at all.<sup>2</sup>

ABS data also shows that in 2009-10 superannuation balances for men in both the 45-54 and 55-64 age groups were, respectively, two and a half and almost three times higher than for women. Women in the 45-54 age group in 2009-10 had almost twice the median superannuation balance of women in the same age group in 2003-04, and those in the 55-64 age group in 2009-10 had the same median balance as the 45-54 age group in that year, up from zero balance for the 55-64 age group in 2003-04.<sup>3</sup>

The Office for Women does not have data in respect of superannuation for people with a disability. It is worth noting, however, that in 2009 women with disability had a labour force participation rate of 49 per cent, compared to women without a disability at 77 per cent<sup>4</sup>, and women with disability are less likely to be in paid work than women without disability, and more likely to be in lower paid, casual or part-time employment.<sup>5</sup>

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<sup>1</sup> Australian Bureau of Statistics 1995, *Australian Social Trends*, cat. no. 4102.0, ABS, Canberra; ABS 2009, *Employment Arrangements, Retirement and Superannuation, Australia 2007*, cat. no. 6361.0, ABS, Canberra.

<sup>2</sup> Australian Bureau of Statistics 2011, *ABS Survey of Income and Housing Costs 2009-10*, cat. no. 4130.0, ABS, Canberra

<sup>3</sup> Australian Bureau of Statistics 2011, *ABS Survey of Income and Housing Costs 2009-10*, cat. no. 4130.0, ABS, Canberra

<sup>4</sup> Australian Bureau of Statistics 2009, *Disability, ageing and carers, Australia: summary of findings*, cat. no. 4430.0, ABS, Canberra

<sup>5</sup> Australian Human Rights Commission 2009, *Accumulating poverty? Women's experiences of inequality over the lifecycle*, AHRC, Sydney.