



# Pre-Budget Submission 2024-25

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Gender equality: an economic  
imperative for productivity  
and a thriving nation

# CEW

Women Leaders Empowering All Women

## About Chief Executive Women

Chief Executive Women's (CEW) shared purpose is 'women leaders empowering all women'. CEW's over 1,200 members represent Australia's most senior and distinguished women leaders across business, academia, government, sport, the arts, and not-for-profit sectors. CEW's members have leading roles within Australia's largest private and public organisations.

They oversee more than 1.3 million employees and \$749 billion in revenue. Members' organisations have a combined market capitalization greater than \$1.144 trillion and contribute more than \$249 billion to Australia's GDP.

Since 1985 CEW has influenced and engaged all levels of Australian business and government to achieve gender balance. Through advocacy, research, targeted programs and scholarships, CEW helps to remove the barriers to women's progression and ensure equal opportunity for prosperity. CEW's members work actively to realise our vision of a community where women and men have equal economic and social choices and responsibilities.

## Acknowledgements

We acknowledge the Traditional Custodians of Country throughout Australia and pay our respects to their Elders past and present. CEW celebrates the diversity of First Nations people and their continuing connection to land, water, and community, and acknowledges the strength of First Nations women leading their communities. We extend that respect to Aboriginal and Torres Strait Islander people who are part of the CEW community.

# Contents

Message from CEW .....	4
Summary of recommendations.....	7
1. Make quality Early Childhood Education and Care universal .....	10
2. Value care as the centre of the economy .....	12
3. Strengthen women's economic security through enabling workforce participation .....	15
4. Invest in diverse, gender balanced leadership pipelines.....	17
5. Build inclusive, respectful, and safe workplaces .....	20
6. Consider women in all their diversity when creating policy.....	21
References.....	23

# Message from CEW

Gender equality is an economic imperative. It is the biggest lever we have to unlock an existing, highly educated workforce, build an economy that reflects modern Australia; and uplift stalling productivity for the benefit of everyone. If we take deliberate action, we can accelerate towards a gender equal Australia by 2030 and reap all the economic and societal rewards.

**Susan Lloyd-Hurwitz** CEW President



CEW members, as business and community leaders, are a force for change alongside the Australian Government to restore Australia as a world leader on gender equality and realise a vision of:

- Diverse women leaders at every decision-making table
- Women's workforce participation enabled across all sectors
- Women are economically secure and free from violence across their life course
- Workplace flexibility for men and women to work and care for family

CEW has welcomed the Commonwealth Government's significant commitment to advancing gender equality and women's economic participation. CEW congratulates the Government for action on: expanding the Paid Parental Leave Scheme, Cheaper Childcare, Respect@Work legislation, reinstating the Parenting Payment Single, implementing gender responsive budgeting, and the abolition of ParentsNext. CEW welcomes and supports the Women's Economic Equality Taskforce's (WEET) 10-year plan to unleash the full capacity and contribution of women to the Australian economy as a vital roadmap towards gender equality in Australia.

This submission focuses on the further reforms necessary to leverage women's participation and leadership which is central to achieving greater gains in economic productivity and wellbeing.

## Women in all their diversity

### Women are not a uniform cohort

They face multiple intersecting and compounding forms of discrimination and disadvantage based on their gender, race, culture, sexual orientation, gender identity, disability, location, life stage, and social-economic status.



# Gender inequality remains deeply entrenched in Australia

In 2023, Australia progressed 17 places to rank 26th in the Global Gender Gap Report, due to increased political participation.<sup>1</sup>

Yet Australia continues to trail behind many of its peer nations in women's workforce participation rates, economic inequality, and the impact of gendered violence. Importantly:

- Despite having, on average, higher educational attainment than men, women are more likely to be working part-time, below their capacity, and in precarious employment
- Australia's rate of female part-time employment is almost 10% higher than the OECD average<sup>2</sup>
- Australia has one of the most gender-segregated workforces in the world<sup>3</sup>
- Women, on average, spend 1.5 hours more on unpaid care per day than men<sup>4</sup>
- As of the 25th November, the International Day for the Elimination of Violence Against Women, 53 Australian women had been killed in 2023 by a current or former intimate partner<sup>5</sup>

## The care sector is the engine room of Australia's economy

The care and support sector, largely powered by women, is vital to the success of the Australian economy at large. Not only is the care sector the largest employer in Australia,<sup>6</sup> Early Childhood Education and Care (ECEC) is a key enabler of women's workforce participation and sets the foundation for Australia's future.

However, the care sector is systemically undervalued and underpaid compared to other sectors. Care industries face critical workforce shortages, low wages, high levels of burnout and a lack of secure employment opportunities.<sup>7</sup> By 2050, about 25% of all Australians will be aged 65 years and over. Investing in a sustainable care sector has the compound advantage of fostering economic growth, and provides strong societal returns, making it a cost-effective investment even in difficult economic climates, with one study estimating return on investment of \$7 for every dollar invested.<sup>8</sup>



# Gender equality boosts productivity

## Gender equality makes economic sense.

- **1,000,000** additional full-time skilled workers could be unlocked in Australia if women were engaged in paid work at the same rate as men<sup>9</sup>
- **\$11,000,000,000** would be added to Australia's GDP by just increasing women's working hours by just 2%<sup>10</sup>
- **\$128,000,000,000** could be added each year to Australia's economy by more flexible ideas around gender norms<sup>11</sup>

Australia is at a critical juncture in its gender equality journey. The traditional economic stereotype of one breadwinner and one carer no longer reflects modern Australia or Australian households.

Australian women are highly educated, skilled, and an untapped resource that could turbocharge Australia's economic prosperity.

**In a period when government leaders across the world are dealing with serious economic challenges, Australia could achieve a competitive advantage with the right policy settings.**

As a nation, we are currently paying an economic penalty through entrenched gender inequity and gender norms that prevent women's full contribution to our economy and nation.

Truly innovative policy change must seek to alter social norms and leverage public, private partnerships to create sustainable change. International best practice teaches us that gender equality mechanisms must be legislated or structurally embedded to ensure they are not subject to political will.

## CEW calls on the Government to:

1. Make quality Early Childhood Education and Care universal
2. Value care as the centre of the economy
3. Strengthen women's economic security through enabling workforce participation
4. Invest in diverse, gender balanced leadership pipelines
5. Build inclusive, respectful, and safe workplaces
6. Consider women in all their diversity when creating policy.

CEW is conscious that the Government is currently having to navigate the challenging economic and fiscal climate that includes the rising cost of living and its impacts on Australian households. This submission includes both immediate actions as well as long-term reforms that can unlock women's economic participation and contribution to address some of these challenges but also positively impact Australia's productivity. This critical investment is something our nation cannot afford to defer.



# Summary of Recommendations

Recommendations	Immediate Action	Reform
<p><b>1.</b></p> <p>Make quality Early Childhood Education and Care (ECEC) universal</p>	<ul style="list-style-type: none"> <li>Relax the Child Care Subsidy Activity Test in line with recommendations of the Productivity Commission</li> <li>Legislate and invest in universal access for all children to quality, flexible ECEC; at the minimum three days (30 hours) of ECEC from when families need it until children start school</li> <li>Fully implement and resource the National Children’s Education and Care Workforce Strategy addressing low wages and working conditions</li> <li>Support applications in the Fair Work Commission that seek to raise the wages and improve the job quality of early childhood educators, to address historical undervaluation of educators’ work, and fully fund outcomes of these applications</li> </ul>	<ul style="list-style-type: none"> <li>Ensure ECEC is a sustainable and attractive career path for women and men</li> </ul>
<p><b>2.</b></p> <p>Value care as the centre of the economy</p>	<ul style="list-style-type: none"> <li>Extend the superannuation guarantee to the Commonwealth Paid Parental Leave Scheme to help reduce the superannuation gap between men and women in retirement</li> <li>Legislate “Use it or lose it” provisions for Paid Parental Leave</li> <li>Ensure that teaching and nursing students can complete their studies without financial penalty by requiring that mandatory placements are paid work</li> </ul>	<ul style="list-style-type: none"> <li>Invest in secure, well-paid, professional jobs in health, education, and care industries</li> <li>Implement the recommendations of the Work and Care Inquiry</li> <li>Explore options to demonstrate the value of care, such as:               <ul style="list-style-type: none"> <li>Including a statement in the Budget papers providing an estimate of the annual financial contribution of unpaid care to the national economy</li> <li>Extending superannuation guarantee payments to time spent out of the workforce for caring responsibilities, such as a caring credits model as discussed by the Australian Human Rights Commission</li> <li>Considering KPMG’s Carers’ Income Tax Offset model</li> </ul> </li> <li>Continue to expand the Commonwealth Paid Parental Leave Scheme in line with best practice in other OECD nations to incentivise shared care and men’s uptake</li> </ul>

# Summary of Recommendations

Recommendations	Immediate Action	Reform
<p><b>3.</b></p> <p>Strengthen women's economic security through enabling workforce participation</p>	<ul style="list-style-type: none"> <li>• Support women out of poverty and into work through increasing JobSeeker payment rates to 90% of the aged pension in line with recommendations of the Economic Inclusion Advisory Committee<sup>12</sup></li> <li>• Review the taxation and transfer systems with an intersectional gender lens to address workforce disincentives and high Effective Marginal Tax Rates (EMTRs) experienced by women</li> <li>• Prioritise women's housing and addressing homelessness as it is foundational for economic participation</li> </ul>	<ul style="list-style-type: none"> <li>• Embed high-quality flexible work, through strengthening the rights of employees to flexible work and family-friendly working arrangements</li> </ul>
<p><b>4.</b></p> <p>Invest in diverse, gender balanced leadership pipelines</p>	<ul style="list-style-type: none"> <li>• Support diverse women's leadership at every decision-making table, prioritising First Nations women</li> <li>• Encourage employers to set gender equality targets</li> <li>• Work with industry, unions, employer associations, professional associations, and advocacy groups, to establish or scale programs that support women in all their diversity to enter and flourish in traditionally male-dominated/ less accessible sectors</li> <li>• Invest in programs, including re-skilling programs, that target and support women into emerging industries such as clean energy, critical technologies, climate-positive industries, cyber-security, and AI development</li> </ul>	<ul style="list-style-type: none"> <li>• Support women's health to enable greater workforce participation for women experiencing menopause and perimenopause, who are often at the peak of their careers</li> <li>• Facilitate public private partnerships to accelerate gender equality in leadership in the private sector</li> </ul>
<p><b>5.</b></p> <p>Build inclusive, respectful and safe workplaces</p>	<ul style="list-style-type: none"> <li>• Implement all of the Respect@ Work and Set the Standard Report recommendations and monitor their impact</li> </ul>	<ul style="list-style-type: none"> <li>• Prioritise a strategic focus on Government action to improve women's safety</li> </ul>



# Summary of Recommendations

Recommendations	Immediate Action	Reform
<p><b>6.</b></p> <p>Consider women in all their diversity when creating policy</p>	<ul style="list-style-type: none"> <li>Legislate to integrate intersectional gender responsive budgeting and gender impact assessment into policy design, implementation, evaluation, and spending allocation</li> <li>Ensure that all gender responsive budgeting processes are embedded holistically across government and invest in capability to deliver</li> <li>Report annually on the progress towards gender equality, impact of Government action, and outcomes against the National Strategy to Achieve Gender Equality</li> <li>Continue to strengthen the Workplace Gender Equality Agency and disaggregated data collection</li> <li>Adequately fund the National Women's Alliances</li> </ul>	<ul style="list-style-type: none"> <li>Leverage government's purchasing power to incentivise and support gender equality - prioritise awarding contracts to organisations with gender balanced leadership and that can demonstrate positive action in areas including pay equity, addressing gender segregation and building respectful workplaces</li> </ul>



# 1. Make quality Early Childhood Education and Care universal

## Immediate action:

- Relax the Child Care Subsidy Activity Test in line with recommendations of the Productivity Commission, so that it is not a barrier for any family accessing three days (30 hours) of subsidised ECEC a week
- Legislate and invest in universal access for all children to quality, flexible ECEC; at the minimum three days (30 hours) of ECEC from when families need it until children start school
- Fully implement and resource the National Children's Education and Care Workforce Strategy addressing low wages and working conditions
- Support applications in the Fair Work Commission that seek to raise the wages and improve the job quality of early childhood educators, to address historical undervaluation of educators' work, and fully fund outcomes of these applications

## Reform:

- Ensure ECEC is a sustainable and attractive career path for women and men

## Investment in ECEC is an investment in economic growth

In recent years, ECEC has been shown to be a critical enabler of parents', particularly women's, workforce participation and our nation's productivity. In addition, research shows that children who have access to quality ECEC can expect better school success, a decreased crime rate, less substance abuse, and increased long-term employment.<sup>13</sup>

With 90% of brain development occurring before the age of five, investing in ECEC will have decadal benefits for Australia's economy and community at large.

- Australia's ECEC is among the **most expensive in the OECD** and Australia has the third lowest rate of maternal full-time employment across OECD countries<sup>14</sup>
- Childcare remains the **largest barrier** to female workforce participation in Australia<sup>15</sup>
- For **40%** of Australian families childcare is unaffordable<sup>16</sup>
- **7/10** parents find childcare costs unmanageable (Thrive By Five)
- **Over 50%** of women surveyed had been forced to turn down a job or promotion because additional childcare costs meant it was not worthwhile<sup>17</sup>

At the same time, the ECEC sector workforce (which is predominantly women) is impacted by low wages, high burnout, and a lack of secure employment opportunities.

CEW supports the recent Productivity Commission report recommendations to deliver universal access to free or low-cost ECEC. The Commission estimates these reforms will deliver:

- 3.4% increase of total hours worked, which is equivalent to 20,700 full-time employees
- Particularly uplifting participation of single parents and secondary earners in families with young children
- \$480,000,000 growth in income tax collection



## 1. Make quality early childhood education and care universal, continued...

### International best practice: investment in ECEC pays dividends

- In Canada, \$1 investment in ECEC amounts to \$1.49-\$2.78 benefit to economy (from increased tax revenue and other benefits)<sup>18</sup>
- Canada is now moving towards universal ECEC, estimated to increase Canada's GDP by 1.2% over the next two decades<sup>19</sup>
- [Iceland spends 1.8% of its GDP on ECEC](#) and has the best maternal employment rates in the OECD<sup>20</sup>

### Legislate Universal ECEC

CEW supports the Women's Economic Equality Taskforce (WEET) recommendation to legislate to establish and invest in universal, high-quality early childhood education and care.<sup>21</sup> This needs to meet the needs of modern families; be culturally appropriate; and be delivered by a highly skilled, securely employed, and well-paid sector. CEW supports the Starting Better guarantee, which would provide free or low cost ECEC for at least three days a week (up to 30 hours).<sup>22</sup>

### Relax the Child Care Subsidy Activity Test

The Activity Test is a barrier to women's economic participation, and prevents children from accessing vital ECEC. It places unnecessary search costs on low-income families and does not account for casual and uncertain hours of work, creating barriers for families who are concerned about risk of incurring debts with Centrelink. The 2023 expansion of the Child Care Subsidy was a welcome means to address affordability, however the benefits of the legislation are limited by the current operation of the Activity Test.<sup>23</sup> CEW supports the Productivity Commission's recommendation to relax the CCS Activity Test so that it is not a barrier for any family accessing three days (30 hours) of subsidised ECEC a week.

- The Activity Test currently contributes to at least 126,000 children missing out on critical ECEC<sup>24</sup>
- Single parent families are over three times more likely to be limited to one day of subsidised ECEC a week and First Nations families are five times more likely to miss out<sup>25</sup>
- Reducing search costs for women with young children through abolishing the Activity Test could increase participation of mothers with

children under five years of age by 39,620 women and increase GDP by up to \$4.5 billion a year<sup>26</sup>

- Countries with high maternal participation rates do not have barriers to access ECEC like the Activity Test<sup>27</sup>

### Invest in a thriving ECEC workforce

HESTA's 2021 State of the Sector report found:

- 1 in 5 survey respondents intended to leave the ECEC sector due to low pay and a lack of career development opportunities<sup>28</sup>
- While pay for care and support jobs varied by role, 95% of workers were earning at rates below the Australian average<sup>29</sup>
- ECEC requires strong professional pipelines, where young workers are excited to build their career. To support a sustainable ECEC sector, careers must be secure and have clear progression; remuneration must be competitive; and conditions must support safe, sustainable careers. The Australian Childcare Alliance states that at least 10,000 additional teachers and educators are needed to address urgent supply shortages<sup>30</sup>

Australia-wide, people working in ECEC are paid 20% less than primary school teachers, leading to two thirds of graduates of ECEC choosing employment in primary school. It is likely that the average pay of the ECEC sector will increase in the future as a result of the recent changes to the Fair Work Act and changes to facilitate multi-employer bargaining.

### Meet community needs

In alignment with the 2020 Wiyi Yani U Thangani Report, ECEC centres must be tailored to meet the needs of local families and communities.<sup>31</sup> The Federal Government has begun to address 'childcare deserts', where ECEC is not readily available or affordable, by investing in provision of government funded and not-for-profit centres. These services should reflect diverse communities and their needs, including First Nations run and owned, culturally safe ECEC services for First Nations communities.<sup>32</sup>

## 2. Value care as the centre of the economy

### Immediate Action:

- Extend the superannuation guarantee to the Commonwealth Paid Parental Leave Scheme to help reduce the superannuation gap between men and women in retirement
- Legislate "use it or lose it" provisions for Paid Parental Leave
- Ensure that teaching and nursing students can complete their studies without financial penalty by requiring that mandatory placements are paid work

### Reform:

- Invest in secure, well-paid, professional jobs in health, education, and care industries
- Implement the recommendations of the Work and Care Inquiry
- Explore options to validate the Government's commitment to value care, such as:
  - Including a statement in the Budget papers providing an estimate of the annual financial contribution of unpaid care to the national economy
  - Extending superannuation guarantee payments to time spent out of the workforce for caring responsibilities, such as a caring credits model as discussed by the Australian Human Rights Commission
  - Considering KPMG's Carers' Income Tax Offset model, which would involve a non-refundable tax offset, credited against any income tax payable upon returning to work after caring for children, people with a disability or elderly parents.
- Continue to expand the Commonwealth PPL scheme in line with best practice in other OECD nations to incentivise shared care and men's uptake, including raising payments to replacement wage.

### Placing care at the centre of the economy

Care work is the backbone of the economy and is vital to the wellbeing of our families and communities, yet this work has been historically undervalued. As a nation we must recognise the value of unpaid work and caring responsibilities and the immeasurable contribution to our society and economy.

While women currently shoulder the majority of caring responsibilities, undervaluing both paid and unpaid care work can result in lifelong financial insecurity for the men and women who take on this responsibility. The following demonstrates the impact this has on women today:

- **1/3** of the gender pay gap can be attributed to the time women spend outside of the work force undertaking unpaid care<sup>33</sup>
- Women in Australia face a '**motherhood penalty**', with earnings reduced by an average of 55% in the first five years of parenthood<sup>34</sup>
- Women approaching retirement have **23% less superannuation** than men<sup>35</sup>



## 2. Value care as the centre of the economy, continued...

### Superannuation on Paid Parental Leave

In order to live comfortably in retirement, the current superannuation system assumes that workers will build enough savings from their continuous work history. This does not reflect the reality of many people who will miss out on crucial years of superannuation accumulation due to having to undertake unpaid care work. Parental Leave continues to be one of the few types of leave yet to attract superannuation.

CEW recommends extending superannuation guarantee payments to time spent out of the workforce for caring responsibilities: particularly paid parental leave (PPL) and also caring for elders or family members with disability. This ensures that carers are not left financially insecure in retirement. A 'caring credits' model is discussed by the Australian Human Rights Commission report and has been adopted in different forms in many OECD nations.<sup>36</sup>

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Paying superannuation on PPL is an investment in Australians' economic security in retirement, and is a budget measure that will not increase inflation.<sup>37</sup>

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### 'Use it or lose it' essential to men's uptake

Research indicates that men who take up parental leave enjoy several benefits to both their professional and personal lives. Beyond the direct benefits, normalising flexible work and shared care responsibilities relaxes rigid gender norms, and unlocks women's workforce participation, overall strengthening Australian families' financial security, particularly in a difficult economic climate.

### Currently, 86% of parental leave is taken by women<sup>38</sup>

CEW welcomed the expansion of the Commonwealth PPL Scheme to 26 weeks and the inclusion of components that encourage more equitable caregiving by both parents. Whilst the Commonwealth PPL Scheme is paid at minimum wage rather than replacement wage, 'use it or lose it' provisions will be essential to increase men's uptake.

International research indicates that care work also has a positive impact on men's wellbeing in the long and short-term:

- Men who spend more time caring for their babies alone during the first year are less likely to separate from their partners<sup>39</sup>
- They also enjoy better economic outcomes, earning more per hour on average, and report being more satisfied with their lives than their counterparts.<sup>40</sup>

### International Best Practice

- **Norway:** working parents are offered 42 weeks of PPL. Pre-1993, PPL could be shared on a voluntary basis by either parent; on average fathers used less than 5% of the leave. In 1993, the law changed, requiring fathers to use four weeks of this leave or the family forfeiting it altogether. As a result, use of parental leave by fathers is now 70-80%.<sup>41</sup>
- **Sweden:** working parents have a right to 12 months of PPL (paid at 80% of their salary) to share between them. Prior to 1995, only 9% of total leave was used by fathers.<sup>42</sup> The law changed in 1995 to make one month non-transferable for each parent. As of 2000, 70% of fathers in Sweden use this month, with 12% of fathers using leave beyond one month.
- **Denmark:** Denmark provides 22 weeks of leave for the non-birth parent, and the leave period can be extended until the child is nine. This policy led to a significant increase in men's uptake of parental leave and men were more likely to continue shared care of their children throughout the early years.<sup>43</sup>
- **Quebec:** Quebec parents have higher replacement rates, 70-75% of one's income, over the maximum 52 weeks while offering more flexibility in terms of shared leave. The innovative 'daddy quota' which is five weeks of 'use it or lose it' benefits, has led to significant results. 86% of parents will in some way share their parental leave, compared with 15% of fathers who take parental benefits in the rest of Canada.<sup>44</sup>

For this policy change to have the biggest impact, entrenched social norms around parenthood and work must be addressed. In Japan, fathers can take up to a year of leave (two-thirds of it with full pay) after the birth of a child, but few men use the benefit. OECD figures show only around 3% of Japanese fathers take any paternity leave.<sup>45</sup> "Societal norms and culture" account for the ultra-low uptake of parental rights in Japan.<sup>46</sup>

## 2. Value care as the centre of the economy, continued...

### Paying teaching and nursing placements

Students who undertake degrees such as nursing or teaching are required to undertake compulsory placements to complete their degree.<sup>47</sup> These placements are currently unpaid, which clearly demonstrates undervaluing care work and with these vocations being dominated by women, it continues to perpetuate gender inequality.<sup>48</sup>

Under the Fair Work Act, students completing vocational placements are not considered employees and therefore are not entitled to receive a minimum wage or any other entitlement.<sup>49</sup> However, 'not all graduates will have the financial resources to work for a period of time without pay'.<sup>50</sup> This is in sharp contrast to the apprenticeship model which is heavily regulated and has strict pay grades and more male dominated. The expectation of unpaid labour to complete qualifications for care industries puts

students under financial strain, and leads to high drop-out rates, especially with students from low SES backgrounds.<sup>51</sup>

CEW recommends that students be compensated for their placements. Unions NSW's modelling indicates students should earn around \$21,000 for a placement.<sup>52</sup>



# 3. Strengthen women's economic security through enabling workforce participation

## Immediate Action:

- Support women out of poverty and into work through increasing JobSeeker payment rates to 90% of the aged pension in line with recommendations of the Economic Inclusion Advisory Committee<sup>53</sup>
- Review the taxation and transfer systems with an intersectional gender lens to address workforce disincentives and high Effective Marginal Tax Rates (EMTRs) experienced by women
- Prioritise women's housing and addressing homelessness as foundational for economic participation

## Reform:

- Embed high-quality flexible work, through strengthening the rights of employees to flexible work and family-friendly working arrangements

## Support women out of poverty and into work

Women disproportionately experience disadvantage across their life-course, compounding with older women increasingly at risk of retiring into poverty.

- JobSeeker payments have not kept pace with increased cost of living
- The Economic Inclusion Advisory Committee found that Jobseeker does not even correspond with the poorest 20% of households, and payment recipients have falling incomes even compared these households<sup>54</sup>

CEW welcomed the abolishment of the ParentsNext Program and the extension of the Single Parenting Payment as important steps towards demonstrating the value of care and its role in driving Australia's prosperity. The low JobSeeker payment rate has prevented recipients moving out of poverty and being enabled to meet the costs of searching for work. CEW recommends that the overall Jobseeker rate be increased in line with recommendations of the Economic Inclusion Advisory Committee.<sup>55</sup>

## Address punishing workforce disincentives in tax and transfer systems

Decisions made within families about how to balance work and care are often influenced by the tax and transfer systems. However, the taxation and transfer systems are geared towards an outdated household model, currently trapping families in poverty and creating punishing disincentives to increasing workforce participation. Secondary earners (predominantly women) who want to take up extra days of work face unacceptably high Effective Marginal Tax Rates (EMTRs) which can mean they face losing around 70% of their income to tax when increasing work hours.<sup>56</sup>



### 3. Strengthen women's economic security through enabling workforce participation, continued...

Across the income scale, the punitive interaction of the personal tax, family payments, welfare and social security settings, and out of pocket childcare costs creates a deterrent for Australians, typically women with young children, from participating more fully in the workforce. This is known as the 'workforce disincentive rate'. Professor Miranda Stewart found that Australia's well-educated female labour force is underutilised because women continue to experience high EMTRs and punishing disincentives in the tax and transfer system.<sup>57</sup>

- **KPMG estimates the national return on investment from reducing workforce disincentives facing professionally trained women is between 100–210% and this would add up to 12 million working hours to the economy annually**<sup>58</sup>
- This is the full-time equivalent of an additional 6,500 highly talented women in the Australian workforce<sup>59</sup>

#### Review taxation models with a gender lens

It is vital to undertake rigorous gender impact analysis across all tax and transfer systems to ensure these systems do not inadvertently reinforce gender inequalities or create disincentives to full workforce participation.<sup>60</sup>

#### Remove income testing

There is strong evidence that means-tested programs have adverse effects on labour force participation.<sup>61</sup> For many secondary earners (predominantly women) the extra ECEC costs associated with going back to work for more than three days a week makes it untenable, which has significant impact on lifetime financial security and advancing into leadership.<sup>62</sup>

#### Review the Stage Three Tax Cuts

As gender responsive budgeting is mainstreamed across government policy, it will be important to review and adapt the Stage Three tax cuts by removing the gender unequal outcomes as identified in the Parliamentary Budget Office's distributional analysis.

- The tax cuts will reduce government revenue by about \$184 billion in the first eight years and will be responsible for up to 58% of the budget deficit<sup>63</sup>
- For every \$1 of tax cuts that women get, men will get \$2<sup>64</sup>

Professor Miranda Stewart said "The stage 3 tax cuts permanently flatten the income tax rate structure. The removal of the 37% bracket delivers a permanent tax cut to top income earners, mostly men. This makes the structural fiscal deficit worse, with a substantial fiscal cost without efficiency and equity benefits."<sup>65</sup>

#### Secure housing is foundational to economic participation

Women's safety, economic security, and equal participation is contingent on access to safe, affordable housing. CEW supports the development of the National Housing and Homelessness plan, and we encourage the plan to be created with an intersectional gender lens.

Unaffordable or insecure housing can contribute to women and children's economic dependence and can lead to poverty and exacerbate the risk of violence.<sup>66</sup> Women and children impacted by violence are at extreme risk of homelessness.<sup>67</sup> Statistics show that women are systemically disadvantaged in the housing market: women are more likely to rent and less likely to own, benefit less from housing wealth, and are more likely to experience housing insecurity.<sup>68</sup>

- The rate of older women experiencing, or at risk of, homelessness has increased by 30% in the last five years<sup>69</sup>

CEW recommends that policy action be taken to support women experiencing housing stress, including:

- Increasing the rate of rent assistance in line with the recommendation of the Economic Inclusion Committee<sup>70</sup>
- Reviewing the National Housing and Homelessness plan with an intersectional gender lens
- Trialling a program with a cohort of older Australian women returning to the workforce and looking to upskill. As part of the trial, create a pathway for women to engage with a wide range of courses from pre-approved providers.<sup>71</sup>



# 4. Invest in diverse, gender balanced leadership pipelines

## Immediate action:

- Support diverse women's leadership at every decision-making table, prioritising First Nations women
- Encourage employers to set gender equality targets
- Work with industry, unions, employer associations, professional associations, and advocacy groups, to establish or scale programs that support women in all their diversity to enter and flourish in traditionally male-dominated/ less accessible sectors<sup>72</sup>
- Invest in programs, including re-skilling programs, that target and support women into emerging industries such as clean energy, critical technologies, climate-positive industries, cyber-security, and AI development

## Reform:

- Support women's health to enable workforce participation for women experiencing menopause and perimenopause, often at the peak of their careers
- Facilitate public private partnerships to accelerate gender equality

## Investing in gender equality is good business

Research, both in Australia and internationally, has found that companies with gender balanced leadership teams perform better.<sup>73</sup> These organisations deliver greater profits, attract stronger talent, have better retention, achieve higher returns, drive better ESG outcomes, have lower overall risk profiles, and have better credit ratings.<sup>74</sup> Research found that an increase of female 'top-tier' managers by 10% or more led to around 7% increase in the market value of Australian ASX-listed companies - the equivalent of \$104.7 million.<sup>75</sup>

Yet Australian organisations – and the Australian economy as a whole – are not currently reaping the benefits of gender balanced leadership.<sup>76</sup> The [CEW Senior Executive Census 2023](#) showed women remain undeniably underrepresented in leadership in Australia's top companies:

- 9/10 CEO positions in ASX300 companies are held by men
- 28 ASX300 companies have no women in their executive leadership teams
- 8/10 CEO pipeline roles are still held by men
- Companies with a 40:40 or better target were three times more likely to achieve gender balance than those without

Women currently face an interrupted career trajectory, due to systemic barriers that compound and overlap throughout their life course, including taking time out of the workforce to care for others, experiences of harassment and health concerns. CEW calls on the Commonwealth Government to assist in removing the systemic barriers, invest in women's leadership and building gender equitable leadership pipelines.



## 4. Invest in diverse, gender balanced leadership pipelines, continued...

### Support women's diverse leadership at every decision-making table

CEW strives to ensure that women in all their diversity are at every decision-making table. Women's representation in decision-making positions is essential across all areas including, for example, when considering climate change and disaster mitigation. Left unchecked, the impact of climate change will exacerbate and intensify gender inequality.<sup>77</sup> As such, diverse women must be well represented in emerging sectors, such as critical technologies, critical minerals, advanced manufacturing, and the digital economy, in order to drive the solution.

#### Prioritise First Nations Women

The 2020 Wiyi Yani U Thangani Report delivered by the Aboriginal Social Justice Commissioner provides a comprehensive policy framework to support Aboriginal and Torres Strait Islander women to live strong, healthy lives in vibrant families and communities. CEW welcomed the commitment by the Australian Government to fund some of the key recommendations in the report, including the landmark national summit for First Nations women and girls. CEW recommends that the Government continues to support and fund all seven recommendations of the Wiyi Yani U Thangani Report.<sup>78</sup> CEW further supports the development of a national strategy and investing in action to close the First Nations employment gap (as per Closing the Gap Targets 7 and 8). CEW calls for focus on meaningful, skilled, well-paid employment for First Nations women, and increased funding in Indigenous Employment Programs run by Aboriginal Controlled Community Organisations.

### Reduce gender segregation in industries

#### Australia has one of the most gender segregated workforces in the world<sup>79</sup>

Male-dominated or traditionally less accessible industries have structural barriers that limit women's economic participation. These include sexual harassment; lack of respect and access to safe and secure workplaces; no dedicated facilities for women (such as toilets and changing rooms); and no provision of appropriate and suitable personal protective equipment, tools, or uniforms. Highly feminised industries often experience high job insecurity, poor workplace conditions, and poor pay.

WGEA's Gender Equality Scorecard found that in 79% of industries,<sup>80</sup> the pay gap had been reduced, however, every level of management and non-management has a gender pay gap in favour of men. Female dominated industries were less likely to address pay gaps or act after a pay gap analysis.

There is a strong economic argument that reducing gender segregation leads to substantial productivity gains. A 2019 study estimated that 20-40% of growth in GDP per capita in the United States between 1960 and 2010 came from reducing occupational segregation by sex and ethnicity.<sup>81</sup> However, it is vital to note that diversity is not limited to gender: one billion people worldwide, and one in five Australians, have a lived experience of disability.<sup>82</sup> In Australia, there are over 4.4 million people with a disability, and 2.1 million of them are working age. Of those, there is currently an untapped workforce of 1 million people.<sup>83</sup>



## 4. Invest in diverse, gender balanced leadership pipelines, continued...

CEW supports the WEET recommendation for Government to work with industry, unions, employer associations, professional associations, and advocacy groups, to establish or scale programs that support women to enter and flourish in traditionally male-dominated sectors of employment.<sup>84</sup> The Government can look to the private sector for best practice examples in this space. Within the materials industry, BHP has doubled its female leadership in the seven years since implementing a gender equality policy,<sup>85</sup> and Laing O'Rourke's program to sponsor high potential women effectively doubled the number of women managers in four years.<sup>86</sup>

It is estimated that the transition to energy sustainability alone will create 67 million new jobs,<sup>87</sup> and will require reskilling workers for 20 million new jobs by 2030. Without intervention, the current trajectory suggests women will only hold 25% of these roles. Actively investing in re-skilling programs that specifically target and support women into emerging industries is an opportunity to rebalance the existing gender-segregation.

Women are retiring  
12 years earlier than  
they want to

### Supporting women's health to enable workforce participation in critical leadership years

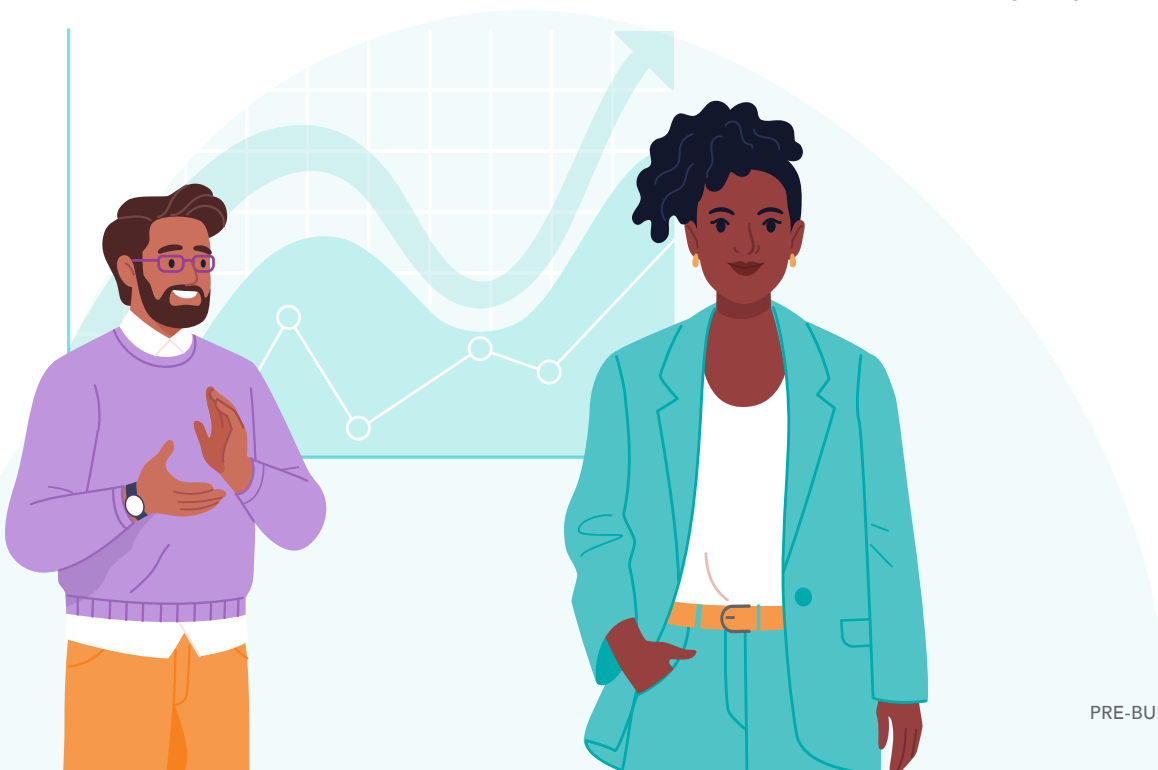
Women aged 45-64 typically intend to retire at 64 years old, however, the average age of actual retirement is 52, indicating that certain circumstances impact women's working lives around this age.<sup>88</sup>

- 45% of women cite their 'own sickness, injury or disability' as a reason for leaving the workforce
- It is unclear the role that peri-/menopausal symptoms have on an individual's decision to retire early, although – given the average age of menopause is 51 – it is highly probable there is a correlation
- 3 million Australians are affected by menopause and perimenopause each year

The current lack of research and support around menopause, perimenopause and other conditions that primarily impact women is a significant risk to women's long-term economic security and hinders their ability to fully participate in the workforce.

Action must be taken to support women in this cohort, who are often at the peak of their careers, to continue to thrive in the workplace.

CEW commends the Senate for establishing an Inquiry into menopause and perimenopause as a vital first step. CEW urges the Inquiry's findings to be considered across all government departments, and be used to inform holistic, gender responsive policy formation and budgeting within Treasury.



# 5. Build inclusive, respectful and safe workplaces

## Immediate action:

- Implement all of the Respect@Work and Set the Standard Report recommendations and monitor their impact

## Reform:

- Prioritise a strategic focus on women's safety

Recent reviews of Australian workplaces and federal parliament have revealed a pervasive level of sexual harassment, with almost two in five women (39%) and just over one in four men (26%) having experienced workplace sexual harassment in the previous five years.<sup>89</sup> All people deserve to have workplaces that are safe, respectful, and inclusive. As the highest form of power and influence in Australia, Parliament has a particular responsibility to model gender equality and safety in the workplace.

CEW commends the government's commitment to implement all of the recommendations of the Set the Standard Report, and the Respect@Work's focus on monitoring their impact in proactively facilitating safe workplaces for Australian women.<sup>90</sup> Taking serious and committed action to prevent and address gender-based violence is a critical priority for CEW. Economic equality is not possible without women being free from violence. Domestic and family violence, sexual assault, sexual harassment, and other forms of gender-based violence are a key barrier to women's workforce participation and negatively impact women's economic security as well as women's personal health and well-being.

## Strategic focus on women's safety

The cost of violence against women in Australia is unacceptable. As of November 2023, 58 women have lost their lives to intimate partner violence. Beyond the tragic loss of life, the economic impact of gendered violence is significant.

PWC estimated that violence against women costs \$21.7 billion a year, with victims bearing the primary burden of this cost. Governments (Federal and State and Territory) bear the second biggest cost burden, estimated at \$7.8 billion a year, comprising health, administrative, and social welfare costs. If no further action is taken to prevent violence against women, they estimate that costs will accumulate to \$323.4 billion over a thirty-year period from 2014-15 to 2044-45.<sup>91</sup>

CEW welcomed the Federal Government's allocation of \$326.7 million over four years towards the National Plan to End Violence against women and children, with an additional \$194 million over five years and support for a stand-alone plan for First Nations women. This investment in addressing violence against women is important, particularly the \$134.1 million allocated over four years to for the Office of the eSafety Commissioner. While a vital first step, this funding falls short of \$1 billion per year that peak bodies in the domestic violence space indicated is needed to address the crisis of violence against women.<sup>92</sup>

Early, targeted intervention is the best option to keep women safe. Early intervention presents an opportunity for survivors of violence and front-line services to provide advice and support before the point of crisis.<sup>93</sup> Evidence from other countries shows that there are significant benefits from investing in prevention.<sup>94</sup> If Australia's prevention program were like its overseas counterparts, the benefits would range from \$37.8 billion to \$74.7 billion over a lifetime. The Government has an opportunity to invest in preventing violence before it occurs.<sup>95</sup>

CEW recommends implementing all the recommendations in the second National Plan to eliminate violence against women and their children including the adoption of measurable targets and outcomes.<sup>96</sup> One of the most tangible ways of measuring this is the creation of diverse and gender disaggregated core data sets that can be used to inform national policy design across government. CEW commends the strong focus on intersectionality within the plan, including a specific focus on First Nations Communities.

# 6. Consider women in all their diversity when creating policy

## Immediate action:

- Legislate to integrate intersectional gender responsive budgeting and gender impact assessment into policy design, implementation, evaluation, and spending allocation
- Ensure that all gender responsive budgeting processes are embedded holistically across government and invest in capability to deliver
- Report annually on the progress towards gender equality, impact of Government action, and outcomes against the National Strategy to Achieve Gender Equality
- Continue to strengthen the Workplace Gender Equality Agency and disaggregated data collection
- Adequately fund the National Women's Alliances

## Reform:

- Leverage government's purchasing power to incentivise and support gender equality - prioritise awarding contracts to organisations with gender balanced leadership and that deliver positive action in areas including pay equity, addressing gender segregation, and building respectful workplaces

## Legislate gender responsive budgeting

A comprehensive, whole-of-government application of a gender lens to all new policy proposals is required to deliver coherent, effective policy and avoid unintended gendered outcomes. Gender impact assessments must include an intersectional lens that recognises and addresses the differential impacts on diverse people, including First Nations women, migrant and refugee women, women with disability, LGBTIQ+ communities, and women living in rural and remote communities.

CEW welcomed the Women's Budget Statement 2023<sup>97</sup> committing to embed gender responsive budgeting across the policy and budgeting processes. CEW recommends that the Government introduce legislation which would integrate gender impact assessments and gender responsive processes into policy design, implementation, evaluation, and budgeting to ensure that the unique challenges faced by women in all their diversity are considered. This is in line with OECD best practice and will ensure that gender equality is foregrounded in the work and investments of government.<sup>98</sup>

To ensure the effective implementation of the legislation, CEW recommends that the Office for Women be enabled to align its work with leading international practice as a centre of expertise on gender equality in government. This Office must be appropriately funded to expand its capacity to design and inform policy and to drive change in policy practice across the Australian Public Service (APS).



## 6. Consider women in all their diversity when creating policy , continued...

### Continue to strengthen the Workplace Gender Equality Agency and data collection

CEW supports a granular, relevant, and fit-for-purpose dataset and reporting framework that includes:

- Establishing a baseline understanding of existing gender-disaggregated data and collecting and analysing additional gender-disaggregated data
- Continuing to develop the framework for collection of desegregated data (including intersectional data), and a more transparent picture of the gender composition at senior leadership levels

CEW supports strengthening and enhancing WGEA's comprehensive data collection and reporting to drive action and close the gender gaps. This includes the gender pay gap, the gender gap in senior leadership roles in workplaces and the gender gap in workforce participation. Strengthening WGEA data collection, reporting, publication and compliance role will encourage corrective action by major organisations to progress gender equality in Australian workforces.

### Leveraging government spending to accelerate gender equality

Procurement is a foundational element to gender responsive budgeting and is a channel for increasing female labour force participation.<sup>99</sup> **Gender responsive procurement is an avenue to leverage government investment, particularly in male-dominated sectors, to advance gender equality.** This enables governments to affect sustainable and targeted gender equality interventions, rather than having to wait for gender equality in labour markets to improve.<sup>100</sup> Furthermore, awarding procurement contracts to suppliers which are committed to employing women in traditionally male-dominated industries can reduce occupational gender segregation and in turn reduce gender aggregate pay inequality.<sup>101</sup>



#### Spotlight

The [Victorian Gender Equality Strategy and the Gender Equality Act \(2021\)](#) Commission for Gender Equality sets a strong example of how gender responsive budgeting can be applied in Australia, embedding gender equality into everyday practice. The Act has introduced gender ethical procurement policies in relation to contracted organisations, suppliers and funded agencies, to encourage and promote gender equality within procurement and supply chain. This has had significant impact on gender segregation in male-dominated industries. For example, during the West Gate Tunnel Project suppliers jointly launched a Women in Construction initiative which identified and implemented strategies to attract and retain women in project roles. Over this period, they set and met a target of over 400 women engaged in the delivery of the project.<sup>102</sup>

The Swiss Federal Act on Public Procurement specifically focuses on gender responsive procurement. Contractors are required to first, “assess their gender pay gaps using an assessment tool developed by the Swiss government, and second, rectify inequities in pay before bidding on government contracts”. This approach has delivered significant results:

- 50% of businesses which already checked their pay practice made corrections (mostly raising women's wages)
- 34% of businesses have already checked if their pay practice respects equal pay obligations<sup>103</sup>

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