An evaluation of progress made towards implementation by the Australian Government of “Towards 2025: An Australian Government’s Strategy to Boost Women’s Workforce Participation”
This report was completed as part of the Social Policy Internship, The University of Melbourne as a contribution to The Future of Women @ Work series.

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Executive Summary

This is an evaluation of ‘Towards 2025: An Australian Government’s strategy to boost women’s workforce participation’, a strategy launched by the Australian Government in 2017 whose aim is to improve women’s workforce participation and bridge the Australian gender workforce participation gap from 12.1 percent in 2017 to 9.1 percent in 2025.

The evaluation is focused on 3 of the 5 core areas identified by Towards 2025. The areas are childcare, workplace diversity and flexibility and financial incentives. Progress was evaluated against key actions set out by the Government in its Towards 2025 Implementation Plan. For this evaluation, the 2017-2018 implementation plan was be the benchmark used, as this is the only implementation plan that the Government released since the launch of Towards 2025.

The evaluation mainly relied on data and reports from Government sources and Government agencies, organisations partnering with the Government and reliable news articles.

The report is organised into four sections as follows:

The first section of the report introduces the Strategy and outlines what the strategy sets out to achieve. Each of the 3 key areas are outlined in turn, presenting what the Government set out to do in the implementation plan and what had been achieved up to the period just before the Covid-19 pandemic struck and the country went into lockdown.

Section 2 section focuses on Covid-19 and the impact it had on the three key areas of focus of the evaluation. Here, the report also highlights some of the economic stimulus measures rolled out by the Government in its efforts to cushion Australians from suffering adverse financial effects due to Covid-19. These include jobkeeper payments, additional funding to welfare payments, the early childhood education care relief package, and allowing early access to superannuation. This section also highlights how women have been disproportionately affected by Covid-19 through loss of jobs and income, mental health struggles and having to juggle childcare, homeschooling, housework, care and working remotely or attending work if they are essential workers.

Section 3 discusses the findings of the evaluation, making observations about the progress made by Government, highlighting areas where the Government can do better. It also discusses the impact of Covid-19 on the economy, and how this potentially threatens women’s outcomes as far as potential to resume work including the impending resumption of the childcare subsidy.

In section 4, the report makes recommendations to the Commonwealth Government on how it can get back on track in pursuing the strategy’s target of improving women’s workforce participation.

The findings of the evaluation show that the Government has made progress in some areas especially in the Australia Public Service (APS) but can do much better in other areas including
childcare, flexible working arrangements and improving superannuation outcomes for women. The report shows the extent to which women are disproportionately bearing the impact of Covid-19 with loss of jobs and income, emotional impacts and most recently, challenges with childcare as the Government plans to roll back on the Covid-19 childcare support package.

The report recommends that the Government re-commits to following through with Towards 2025 by doing its first evaluation of the strategy and updating its implementation plan, Government re-evaluation of the childcare subsidy, increased uptake of flexible working arrangements, improved reporting by Government on its policies and programs, better pay for female-dominated sectors especially those declared essential in the fight against Covid-19, and measures to encourage women to take up leadership roles at the workplace, among others.
List of Acronyms

AHRC-Australian Human Rights Commission
AMMA-Australian Mines and Metals Association
APS-Australian Public Service
APRA-Australian Prudential Regulation Authority
ATSI-Aboriginal and Torres Strait Islander
ATO-Australian Taxation Office
AWRA- Australia Women in Resources Alliance
CCMS-Child Care Management System
EOCGE-Employer of Choice for Gender Equality
OECD-Organisation for Economic Cooperation and Development
PwC-Pricewaterhouse Coopers
WGEA-Workplace Gender Equality Agency

Methodology

The evaluation mainly relied on data and reports from Government sources and Government agencies, organisations partnering with the Government and reliable news articles.

Most of the data was easily available, aside from a few instances when Government data was not available in the public domain. For example, data on disbursement and use of funding via the Women’s Leadership Strategy, and reports on mentoring programs by Master Builders Australia and the AWRA e-mentoring program were unavailable. Information about ASIC’s Women’s Money Toolkit was also unavailable on ASIC’s website.

The stream of new data on Covid-19 and its impact poised a positive challenge, and I did my best to keep up by updating the report accordingly.
SECTION 1

1.0 Introduction: Summary of the Strategy

Launched by the Turnbull government on July 6, 2017, ‘Towards 2025: An Australian Government’s strategy to boost women’s workforce participation’ had the aim of putting in place measures to facilitate and encourage women to participate in the workforce, consequently reducing the gender work force participation gap by 25 percent by 2025. The strategy, hereinafter referred to as Towards 2025, cites a 2012 study by the Grattan Institute which found that the Australian economy stands to gain by up to $25 billion if women are supported to participate in the workforce, and a projection by the Organisation for Economic Cooperation and Development (OECD) that the Australian GDP per capita could grow by 2.4 percent if the gender workforce participation gap is bridged by 75 percent. In addition to encouraging women to participate in the workforce, the strategy sets out to facilitate and encourage women to take up senior roles at work.

The strategy identifies five core areas that need work to ensure achievement of its broad target. The areas include childcare, workplace diversity and flexibility, jobs of the future, economic security, and financial incentives. It further identifies six categories of women who because of their circumstances tend to experience more obstacles that may further hinder their quest to participate in the workforce. They include Aboriginal and Torres Strait Islander women, culturally and linguistically diverse women, mature age women, women living with disability, rural and regional women, and young women. According to the strategy, there will be an implementation plan in place for every year indicating progress made in the previous year, and what the government plans to do in the following year. The 2017-2018 implementation plan will be used as a reference point for this evaluation.

The next section goes into the 3 key areas that this evaluation focuses on. For each action area, a description of what the Government set out to achieve as per the implementation plan will be outlined, followed by what the government has done and the resulting impact.

1.1 Action area: Affordable and flexible Childcare

Recognising that women bear most of the burden of childcare and that mothers are more likely than fathers to stop working or choose to work less hours due to childcare responsibilities, the government makes a commitment in the strategy to “ensure that Australian women have access to affordable, accessible and flexible childcare” through the introduction of the Childcare Subsidy. Under the childcare subsidy, the government seeks to subsidise the cost of

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childcare for low-income families by up to 85 percent. In its 2017-18 implementation plan, the Government committed to implementing the new childcare system starting July 1, 2018, provide adequate information to families on how they can sign up and what they are entitled to under the new package, provide support to families and service providers through automation of the entire childcare system for ease of access and use. They also committed to extending the National Partnership Agreement on Universal Access to Childcare Education for 2018 and providing support to parents and providers in regional and remote areas to facilitate their smooth transition to the new system.

In line with the government plan, the new childcare subsidy came into effect on July 1, 2018, replacing the Child Care Benefit and the Child Care Rebate. Under the new childcare plan which the government says targets up to 1 million families and is designed to encourage women to participate in the workforce and work more hours, parents’ subsidy entitlements are calculated based on a family’s total annual income, level of activity of the parent(s), age of a child or children in need of childcare, and whether the child attends school. Families with a combined household annual income of up to $66,958 are entitled to up to 85 percent childcare subsidy subject to the parents fulfilling the level of activity criteria and the child or children being aged under 13 years and either not attending school or been categorised as special needs. The percentage of subsidy entitlement decreases with an increase in family income and reduced activity level of parents. The childcare package also includes the Child Care Safety Net, which is intended to assist families assessed to be needy and low-income access the 85 percent subsidy despite not meeting the activity criteria. An online tool, the family child care subsidy estimator, has been availed to enable parents to get an estimate of how much subsidy they are entitled to. Information has also been availed on the Department of Education and Services Australia websites to help parents understand the package.

The National Partnership Agreement on Universal Access to Education, whose aim is to “provide support to States and Territories to ensure that every child has access to a quality pre-school program for at least 15 hours a week or a total of 600 hours in the year before school” has been extended to end of year 2021 with further Government funding. In total, the Commonwealth Government has spent $4.6 billion in the program since year 2008. According to the Department of Education, Skills and Employment, an independent evaluation of the program is currently being conducted by consultancy firm Nous Group, and a final report will be availed in the course of year 2020.

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An evaluation of the new Child Care Package is currently underway, with the final evaluation report due to be released by the Australian Institute of Family Studies in 2021. Early results of the evaluation indicate that the government has, to a large extent, been successful in the process of transitioning families and services from the old childcare system to the new one, with some considerable challenges experienced in the IT system including parents and services not having a clear understanding and interpretation of some of the terms used, and the Child Care Management System (CCMS) not being fully functional yet. Majority of service providers expressed concerns that the new childcare package would lead to families adjusting downwards the number of hours they need for childcare, and that less privileged families would not get access to childcare due to not meeting the activity requirements.\(^7\)

The results further show that as of November 2018, the use of childcare for 70.4 percent of Australian families had not changed since introduction of the new childcare package in July 2018, 18.9 percent of families reported that they had changed to using less formal care, while 10.7 percent reported using more formal care than they did prior to introduction of the new package. Most of the families that had resorted to using less formal care gave rising cost of childcare as the reason why they had opted make changes to care arrangements, which subsequently affected their work, with some mothers reporting having to cut back on work hours or stop working altogether as a measure to reduce family spending on childcare.\(^8\)

The Australian Healthcare Associates (AHA) is currently conducting an evaluation of the Connected Beginnings component of the Childcare Safety Net. The Connected Beginnings program was established to support Aboriginal and Torres Strait Islander (ATSI) mothers and children to ensure the children have access to quality childcare and early childcare education.\(^9\)

### 1.2 Action area: Workplace Diversity and Flexibility

The Government in *Towards 2025* commits to make work more flexible so that women with caregiving responsibilities are able to balance work and caregiving without having to stop working or work less hours and encourage men to take on more childcare responsibilities. In the implementation plan 2017-18, the Government set out to broaden the scope of Workplace Gender Equality Agency (WGEA) to include recognising workplaces and awarding employers leading in encouraging practices that promote workplace gender equality and including public sector organisations in the Employer of Choice for Gender Equality (EOCGE) citation and encouraging public sector employers to report on their efforts towards gender equality at the workplace. The Government committed to implementing the Australian Public Service Gender Equality Strategy, encourage adoption of flexible work arrangements among SMEs, fund

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activities that promote gender equality and support women to take up leadership positions and venture into male-dominated sectors of the economy, work towards ensuring women occupy 50 percent of total positions on Government Boards and at least 40 percent on individual boards, and to expand the Boardlinks program.

Fair Work Ombudsman defines flexible work as work arrangements that involve “changes in hours of work, patterns of work and locations of work”.\(^\text{10}\) All the five types of women identified in Towards 2025 fit into the categories of people who, according to Fair Work Ombudsman, are eligible for flexible work arrangements.

Women make up 47.4 percent of employees in Australia, with a workforce participation rate of 61.4 percent compared to men’s 70.9 percent. More women continue to work part-time jobs, making up 37 percent of full-time employees and 68.2 percent of part-time employees.\(^\text{11}\) Female parents with children aged 5 years and below are less likely than their male counterparts to participate in the labour force. In 2018-19, 95 percent of male parents with dependent children aged 5 years and below participated in the work force, in comparison with 65 percent participation of female parents. 59.3 percent of working mothers in this category work part time as compared to only 7.6 percent of fathers.\(^\text{12}\) Mothers of children within this age range are more likely than fathers to opt to stay at home or cut back on work hours to take care of their tender-aged children. The participation rate increases for female parents with children aged between 6 to 14 years, with the rate increasing to 80 percent in 2018-19, as compared to men’s that barely decreases to 93.3 percent\(^\text{13}\) which can be attributed to women’s resumption of work after their children are more independent and begin attending school. 49.8 percent of this category of mothers work part time, as compared to only 8.3 percent of fathers.\(^\text{14}\)

1.2.1 On expanding the operations of the Workplace Gender and Equality Agency (WGEA)

In November 2018, WGEA received further government allocation of $8.1 million over four years to be directed towards improving its data reporting and management framework and expanding its reporting to public sector organisations.\(^\text{15}\) WGEA mentions employers who show


\(^{12}\) 4125.0 Gender Indicators, Australia, Nov 2019, viewed 17/04/2020, available at https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/4125.0~Nov%202019~Main%20Features~Economic%20Security~4

\(^{13}\) 4125.0 Gender Indicators, Australia, Nov 2019, viewed 17/04/2020, available at https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/4125.0~Nov%202019~Main%20Features~Economic%20Security~4

\(^{14}\) 4125.0 Gender Indicators, Australia, Nov 2019, viewed 17/04/2020, available at https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/4125.0~Nov%202019~Main%20Features~Economic%20Security~4

commitment towards achieving gender equality at the workplace in its annual “Employer of Choice for Gender Equality (EOCGE) citation.” The mention is based on efforts to ensure equal pay, parental leave, flexible work arrangements, supporting female workers to take up leadership and managerial roles, among other measures. 2018/2019 saw 141 organisations receive the citation, the highest ever since it commenced in 2014.\(^\text{16}\) The EOGCE citation is yet to be extended to public sector organisations.

1.2.2 On implementation of the Australian Public Service Gender Equality Strategy

Unveiled in 2016, “Balancing the Future: The Australian Public Service Gender Equality Strategy 2016-2019” promised to work towards ensuring gender equality in the Australian Public Service (APS), and to make the APS, one of the largest employers in Australia, a model that the non-public sector can follow in their efforts to ensure gender equality at their workplaces. The strategy set out to ensure APS staff get equal opportunities at work including recruitment, development and retention policies, removal of stereotypes around perceptions that certain jobs are the preserve of certain genders, encouraging employees at all levels to take up flexible work arrangements, ensuring the safety of employees both in and out of work and encouraging and supporting female workers to take up leadership and managerial roles.\(^\text{17}\) A 2018 evaluation of the gender equality strategy by PricewaterhouseCoopers (PwC) observed that by April 2018, the APS had made commendable projects towards achieving gender equality. This includes achieving gender balance at the top management level of the service, with women occupying half (50 percent) of departmental Secretary positions. Other achievements include an increase in the proportion of women holding Senior Executive Service positions from 42.7 percent in 2016 to 44.8 percent in 2018, and an increase in the proportion of staff taking up flexible working arrangements.\(^\text{18}\)

Recognising the commendable milestones achieved by the APS, the PwC evaluation observed that the APS still has a long way to go, and recommended, among other actions, a shift in conversations around gender mainstreaming away from heteronormative perspectives of gender to embracing the diversity that comes with gender and identities attached to it by different people. The report further recommended that more should be done to encourage the uptake of flexible working arrangements across all sections, departments, and levels of the APS, including senior staff being role models to their junior colleagues by taking up these arrangements themselves.\(^\text{19}\)

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1.2.3 On the government’s target of 50 percent women on Government Boards

The number of women members of Australian Government Boards has increased. By the end of financial year 2018-19, 47.9 percent of members of Australian government Boards were women, a 2.1 percent increase from 45.8 percent as at end of year 2017-18. In 2018-19, 52.7 percent of new board appointees were women, a drop from year 2017-18 when 53.1 percent of new appointments were female. There was no change in appointments to chair and deputy chair posts in government boards, as women held 35 percent of these posts in 2018-19, similar to year 2017-18. Women made up 34 percent of external nominees to Government boards in 2018-19, a 9.6 percent drop as compared to 2017-18 when 44 percent of external nominees were women.20

In 2017, the APS commenced the APS Diversity and Gender Equality Awards, whose aim is to recognise efforts by individual staff and departments or agencies towards promoting gender equality at the workplace.21 The awards were given in 2017 and 2018 and reported on the APS website. However, there is no indication on the website whether the awards were given in 2019.

1.2.4 On funding the Women’s Leadership and Development Strategy

The commonwealth government has been issuing grants to fund programs aimed at improving gender equality through the Women’s Leadership Development Strategy that is implemented by the Office for Women, and funds have been set aside for up to year 2020.22 Reports of how grants have been disbursed are available on the Department of Prime Minister and Cabinet website. However, disbursement reports are only available for the years between 2013 and 2017, after which there has been no further reporting.23

The government continues to support the Master Builders Association’s Advancing Women in Building and Construction project which seeks to encourage and support more women to venture into the male-dominated building and construction centre. The latest funding of the project was a $675,000 grant which was announced by the Minister for Women and the Minister for Jobs and Industrial Relations on March 8, 2019 to cover the program for 3 years. The funding came after a 12-month pilot program in financial year 2017-18 that was deemed successful by the government24. The program mainly focuses on mentoring and encouraging

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women to begin and develop careers in building and construction\textsuperscript{25}. Reports on the impact of the pilot program on women’s workforce participation in the sector have not been made public on the Office of the Prime Minister and Cabinet nor the Master Builders Australia website. Latest labour force data shows that males by far dominate the construction sector, with 87.9 percent of its workforce being male\textsuperscript{26}.

The Australia Women in Resources Alliance (AWRA) e-Mentoring Program is run by the Australian Mines and Metals Association (AMMA) and funded by the Government since 2013. The program provides free online mentorship programs to women encourage them to venture into and stay in careers in the mining sector. According to AWRA, more than 400 mentors and mentees have been paired since the program began in 2013.\textsuperscript{27} As of 2018 and with the program still ongoing, women’s participation in the mining sector had increased to 16.4 percent.\textsuperscript{28} The sector is still overwhelmingly male-dominated, with 84.1 percent of its workforce being male.\textsuperscript{29}

### 1.2.5 On Boardlinks

The Boardlinks program aims at encouraging women to seek appointments to Australian Government boards by enlisting on its database. Prior to 2018, it was a mandatory that women aspiring to be listed on Boardlinks must seek endorsement from designated senior government officials. This requirement has since been scrapped, and women can now nominate themselves by simply registering on the Boardlinks site.\textsuperscript{30} The first female Indigenous Boardlinks Champion was appointed in 2018, with the government pointing out that this was “a move to increase the representation of Aboriginal and Torres Strait Islander women on Australian Government boards”.\textsuperscript{31} Boardlinks Champions are responsible for popularising the Government’s efforts towards gender inclusion, and encouraging women to consider going for positions on Government boards.\textsuperscript{32}

\textsuperscript{26} 4125.0-Gender Indicators, Australia, Nov 2019, accesses 28/04/2020, available at https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/4125.0~Nov%202019~Main%20Features~Economic%20Security~4
\textsuperscript{29} 4125.0 Gender Indicators, Australia, Nov 2019, accessed 28/04/2020, available at https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/4125.0~Nov%202019~Main%20Features~Economic%20Security~4
1.2.6 On boosting Aboriginal and Torres Strait Islander employment in the Australian Public Service (APS)

The Commonwealth Aboriginal and Torres Strait Islander Employment Strategy 2015-2018 was a guide for the Commonwealth public sector to improve representation of Indigenous Australians in the APS to 3 percent by 2018 through creation of more employment opportunities, capacity building, leadership and managerial opportunities for Indigenous employees, and create awareness on Indigenous culture at workplaces.\(^{33}\) The strategy’s evaluation report shows that as at end of 2018, the proportion of Indigenous employees in the commonwealth public sector had increased from 2.2 percent in 2015 to 2.9 percent in 2018, falling just short of the 3 percent target. However, Indigenous employee separation rates had increased from 3.5 percent in 2015 to 5.4 percent in 2018. The overall feeling of the report was that the Government needs to shift focus from numbers of Indigenous employees in the service to putting in place measures aimed at development and retention of Indigenous employees.\(^{34}\)

1.2.7 On parental leave

Eligible Australian workers are entitled to government-paid parental leave for up to 18 weeks for primary carers and 2 weeks for secondary carers, payable at the minimum wage rate.\(^{35}\) Most fathers are not taking up parental leave, with women accounting for 71.5 percent of all paid parental leave taken in Australia in year 2018-19.\(^{36}\) The few men who take paid parental leave prefer to take employer-paid parental leave over government funded parental leave. Paid parental leave policies in non-public organisations are not regulated by the government, and employers have the discretion to determine whether to provide for it or not, the length of leave and the proportion of pay due to employees during the leave period.\(^{37}\) In 2018–19, in addition to government-paid parental leave, just under half of employers (49.4 percent) made provisions for paid parental leave for primary carers, a 1.6 percent increase from 2017–18. The proportion of employers providing for paid parental leave for secondary carers increased by 2 percent to 43.8 percent in 2018–19.\(^{38}\) In the same year 94.9 percent of all primary parental leave, whether paid or unpaid, was taken by women. On the other hand, 94 percent of all secondary parental leave was taken by men.


1.3 Action area: Strengthen economic security

The strategy recognises that the gender segregation of the Australian job market has led to more men working in better paying sectors of the economy than women and working more hours than the majority of female workers who work part-time. They postulate that this imbalance in working arrangements has contributed greatly to women earning less than men, limiting women’s capacity to accumulate savings hence rendering them financially worse off than men upon retirement.

1.3.1 Current situation of women in retirement/approaching retirement relative to retirement income

Women in Australia generally retire earlier than men. In the year 2018/2019, 55 percent of all retirees were female. 1.7 million men aged 45 years and above retired compared to 2.1 million women aged 45 years and over. Women were more likely than men to retire to take care of a sick, disabled, or elderly person. 30 percent of female retirees reported to have no source of income after leaving their jobs, compared to 7 percent of male retirees. More women than men reported having to depend on their partners’ income after retirement, with the proportion of women retirees who rely on their spouses financially after retirement increasing from 29 percent in 2017/18 to 30 percent in 2018/2019. In 2018-19, a greater proportion of male retirees had access to either government pension or superannuation than female retirees, as shown below.

![Figure 1: Main source of income at retirement](https://www.abs.gov.au/ausstats/abs@.nsf/mf/6238.0?OpenDocument)

Source: ABS, 2020

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Although the superannuation gap has continued to reduce over the years, men still retire with more savings than women. 2017-18 saw median superannuation balances for women aged 55-64 years being $118,556 as compared to males’ median balance of $183,000. The proportion of women approaching retirement age with no superannuation is greater than that of men, with women at 22.4 percent, and men at 16.3 percent.\(^{40}\)

In 2016, a senate report, *A Husband is not a Retirement Plan: Achieving Economic Security for Women in Retirement*\(^ {41}\), which was the result of an inquiry by the Senate’s Economic References Committee into why women are rendered financially insecure due to less retirement income than males, with most of them having to rely on their partners for financial support, was released. The inquiry established that the main reasons for this is because women earn less than men due to the persistent wage gap, women mostly working part-time jobs, and women having to take breaks from work to attend to caregiving and other family obligations. The report made 19 recommendations to the Government as possible ways of bridging the retirement savings gap. In a rejoinder dated August 2018,\(^ {42}\) the Government stated that it had accepted only 1 of the recommendations, and partly accepted 3 others. Recommendation 3 which sought to protect female workers against indirect discrimination from employers due to their family obligations and asked Government to task employers with the responsibility of putting in place working arrangements that are mindful of the needs of expectant employees and employees with caregiving and other family obligations, was rejected, with the Government stating that it will put too much burden on employers and create confusion among employers as to what their obligations are. The Government, in its reaction, just fell short of declaring that the child-care subsidy would be the panacea for workers with caring and family responsibilities. Recommendation 6 of the report suggested that the Commonwealth works with employers to progressively extend paid parental leave from 18 weeks to up to 26 weeks. Although the government stated in the rejoinder that it acknowledged the recommendation, it, in its response, appears to have tactfully side-stepped it as it did not even attempt to address the issue raised by the recommendation.

### 1.3.2 On measures to allow unused concession superannuation contributions to be carried forward

Making an observation that 97 percent of women with superannuation accounts have superannuation balances of less than $500,000, the commonwealth government in *Towards 2025* promised to put in place measures to encourage women to accumulate more savings by

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introducing a carry forward clause for women with superannuation balances of less than $500,000 such that they can carry forward any unused concessional contributions for up to 5 years.\textsuperscript{43}

From July 1, 2018, members with superannuation savings of less than $500,000 became eligible to carry forward their concessional superannuation contributions for up to 5 years, after which amounts left unused will expire. Members would be able to use their unused concessional cap from financial year 2019-20.\textsuperscript{44}

\subsection*{1.3.3 On strengthening the National Financial Literacy Strategy}

To empower Australians with knowledge and skills of how to manage their finances, the government, between 2011 and 2017, implemented the National Financial Literacy Strategy through the Australian Security and Investments Commission (ASIC). In 2018, the strategy was replaced by the National Financial Capability Strategy.\textsuperscript{45} Developed in consultation with government agencies, NGOs, financial institutions, educational institutions, and other relevant stakeholders, the strategy promises to work with these stakeholders to deliver on its target of improved financial outcomes for Australians. Implementation of the strategy is ongoing, and work is also ongoing to develop the strategy’s monitoring and evaluation framework.\textsuperscript{46} The strategy is yet to be availed for public download, although an overview of it is available on its website\textsuperscript{47}

\subsection*{1.3.4 On expansion of ASIC's Women's Money Toolkit}

Launched May 25, 2015, the ASIC Women’s Money Toolkit is a free online tool specifically designed to provide financial advice to women.\textsuperscript{48} In \textit{Towards 2025}, the Government pledged to allocate funds towards expanding the toolkit’s reach and content in year 2017-18. It is difficult to tell what impact the Women’s Money Toolkit has had so far and whether it is still being used, as no information in that regard has been made public. ASIC’s annual report 2017-18 barely mentions the Women’s Money Toolkit in passing (p.25) with no further reference to it in the rest of the report.\textsuperscript{49} Furthermore, a search through the ASIC website does not come

up with current information about the toolkit, neither does it come up on the MoneySmart website.\textsuperscript{50}

1.3.5 On working with the Australian Human Rights Commission on guidelines to improve women’s savings without fear of violating the Sex Discrimination Act
The Government pledged to work with the Australian Human Rights Commission in developing guidelines for employers who wish to take special measures to boost their female workers’ retirement savings without breaching the Sex Discrimination Act. Currently, there is no information in the public domain to indicate whether the Government and the AHRC have embarked on the process yet.

1.3.6 On WGEA providing resources to employers to improve women’s standing in the labour force
WGEA continues to collect information on various gender aspects of the Australian work force, conducting surveys and research in workplaces in the country, identifying and recognising best practices aimed towards enhancing female workforce participation, and running campaigns designed to motivate workplaces to take responsibility to ensure workplaces make efforts geared towards improved gender responsivity and inclusivity.\textsuperscript{51}


SECTION 2

2.0 Covid-19 and its implications on women’s workforce participation

Due to Coronavirus-related restrictions and lockdowns which began in March 2020, most sectors of the Australian economy have been affected. This section begins by presenting some of the stimulus measures undertaken by the Government in response to the pandemic, followed by current data on the gendered impact of the pandemic.

2.1 Government Covid-19 economic support package

In a bid to cushion Australians from financial suffering due to the Covid-19 pandemic, the Commonwealth government in March 2020 announced a series of economic support measures. This section will outline 4 support measures identified as likely to have an effect on the 3 key action areas of this evaluation. The measures are the childcare support package, additional funding to welfare payments, jobkeeper payments, and early access to superannuation funds.

2.1.1 JobKeeper payments

Announced on 30 March 2020, the $130 billion Jobkeeper wage subsidy package targeted to provide fortnightly wage payments of $1500 to up to 6 million employees of businesses that had suffered significant losses due to Covid-19 and met other eligibility criteria. For employees to be eligible for Jobkeeper, they also had to meet a raft of minimum criteria. While announcing the package that would run for 6 months, the Government stated that this was a way to ensure that employers maintain their staff and employees have jobs to go back to once the economy reopens.\(^{52}\)

2.1.2 Additional funding to welfare payments

The Government announced additional fortnight payments of $550 for recipients of Jobseeker, Youth Allowance, Parenting, Farm Household Allowance and Special Benefit Payments. Like Jobkeeper, the additional payments were projected to last for a period of 6 months, after which payments will revert back to what they were before the pandemic.\(^{53}\)

2.1.3 Early access to superannuation

The Commonwealth Government further announced that people experiencing financial hardship due to Covid-19 could apply to access up to $10,000 of their superannuation savings in year 2019-20, and another $10,000 in 2020-21 tax-free.\(^{54}\)

\(^{52}\)$130 Billion Jobkeeper payment to keep Australians in a Job, accessed 01/05/2020, available at https://www.pm.gov.au/media/130-billion-jobkeeper-payment-keep-australians-job


\(^{54}\)$Supporting Australian workers and business, accessed 01/05/2020, available at
2.1.4 Childcare support

The Government, on April 2, 2020, declared that childcare will be free for all Australian parents. Named the early childhood education and care relief package, the government announced payouts to childcare services providers to ensure that their services were not interrupted as a consequence of Covid-19, and that vulnerable children and children of essential workers continue to be taken care of while their parents are out providing essential services to the citizenry. The plan, according to the Government, would also ensure that families that had already enrolled their children in childcare centres do not lose their enrolments.

2.2 The gender-imbalanced impact of Covid-19

Despite Government efforts to minimise the economic impact of the pandemic, figures show that women continue to disproportionately bear the effects of Covid-19, as seen in unemployment rates, mental impacts of Covid-19, changes in childcare, and early access to superannuation. These are presented and analysed next:

2.2.1 Unemployment and loss of income

Latest ABS data shows that between late April to early May, 64.2 percent of Australians had a job, with 59 percent working paid hours and 5.3 percent not working paid hours. 46 percent of working Australians reported that they were working from home. Women formed a larger proportion of those working from home at 56 percent, compared to men at 38 percent. 89 percent of those who did not work from home reported that the job they had could not be done from home. The data further shows that between the second week of March to the week ending May 2, 2020, the percentage job loss rates among females was slightly higher than that of males, with the female job losses at 7.1 percent, and male job losses at 6.9 percent. In contrast, total male wages went down 7.6 percent, while female wages were down by 1.9 percent.

Figures from the most recent Labour Force release by the ABS indicate that unemployment in Australia rose from 5.2 percent in March to 6.2 percent in April 2020. 900,000 people who had jobs in March were out of work in April, and the total number of monthly hours worked reduced by 9.2 percent in April, with 1.8 million employees reporting either having no paid
work hours or having their work hours reduced. Of the employees who still held jobs in April, more women than men worked less hours, with 60 percent of women having worked between 0 to 34 hours a week compared to 32.8 percent of male employees, and only 40 percent of females having worked more than 35 hours compared to 67.3 percent of males. The female dominated accommodation and food services sector has been the hardest hit as far as job losses are concerned, suffering a 27.1 percent loss of jobs, with recreation services which is also female-dominated, following at 19 percent as of May 2, 2020. The losses followed total closedown of most business activities that were declared non-essential, with cafes and food courts being allowed to open on condition that they provide only take-away and delivery services. Ironically, being the sector that suffered the most job losses did not translate to the accommodation and food services sector being the one that lost the most income. The male-dominated mining and manufacturing sector, which has so far suffered 6 percent job losses, suffered a total reduction in wages of 22 percent. The manufacturing sector, which is also male dominated, suffered 7 percent job losses, and a reduction of 12 percent reduction in total wages.

### 2.2.2 Mental health

In addition to losing more jobs than men, women have been disproportionately affected emotionally and mentally by Covid-19 as compared to men. Between late March and early May, 28 percent of women reported feeling stressed due to loneliness, compared to 16 percent of men. Women were more than twice as likely to struggle with handling current health challenges at 13 percent compared to men at 7 percent. More women than men also experienced challenges maintaining a healthy lifestyle.

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Figure 2: Personal stressors experienced in the last four weeks, by Sex

![Graph showing personal stressors experienced by men and women](image)

**Footnote(s):** (a) Includes current health problems, mental health or chronic conditions.

**Source:** ABS, 2020

An earlier version of the ABS household Impacts of Covid-19 survey reported similar findings about women disproportionately bearing the emotional impacts of Covid-19, reporting feelings ranging from nervousness to restlessness and depression at least some of the time within the one month reference period of the survey as shown in the following bar chart.

Figure 3: Persons aged 18 years and over, Proportion who reported feelings that impacted on emotional and mental wellbeing at least some of the time, By sex

![Bar chart showing proportions of men and women experiencing various feelings](image)

**Source:** ABS (2020)

### 2.2.3 Childcare

Although childcare services were declared as essential when lockdown measures were put in place, most parents opted to keep their children home away from childcare facilities, and those with school-going children found themselves having to take on caring and home-schooling...
responsibilities for their school-going children. Parents who had to work from home had to contend with work and family life becoming intertwined, having to find ways of juggling commitments of work, childcare and home schooling, aside from their usual duties at home. Parents who are essential workers have not been having it any easier as they still have to handle the demands of home schooling on top of their usual housework and care duties.\textsuperscript{63} WGEA (2020) reports that even though women form the majority of healthcare and social assistance workers classified as essential in the fight against Covid-19, they have still ended up doing more care work at home in addition to their caregiving shifts at work.\textsuperscript{64} WGEA suggests that the time has come for employers to consider offering employees flexible working arrangements given that employees have been balancing work and family responsibilities during the Covid-19 crisis.\textsuperscript{65}

Despite the government’s efforts to keep the childcare sector afloat through the childcare relief package and the Jobseeker package, there are fears that continued loss of revenue due to the ongoing lockdown measures may eventually lead to total closedown of some childcare facilities.\textsuperscript{66} Such closures stand to threaten women’s workforce participation as the resultant lack or scarcity of childcare facilities may compel them to stop work or reduce their hours of work to stay at home and take care of their children. Furthermore, the reprieve brought by the package will only be short-lived and parents will soon have to go back to childcare arrangements they had before the pandemic. On June 8, 2020, the Government unveiled a plan to facilitate a return to the Child Care Subsidy, with the expiry date of the childcare relief package extended from June 28 to July 12, 2020.\textsuperscript{67} Also announced in the plan is the relaxing of activity test requirements for 12 weeks from July 14 until October 4 for eligible families.

2.2.4 Superannuation

Data from the Australian Prudential Regulation Authority (APRA) shows that as at 26 April 2020, the Australian Tax Office (ATO) had received a total of 665,310 applications for early release of superannuation funds, with 162,879 of the applications having been paid at an average of $8,002 per payment, and the total value of early release payments made stood at $1.3 billion.\textsuperscript{68}

Information about the gender breakdown of individuals who have accessed their superannuation funds early is not available yet.
SECTION 3

Discussion of findings

From the figures just presented, it is clear that Australia still has a long way to go in its efforts to achieve gender equality as far as composition of the Australian workforce is concerned. *Towards 2025* was unveiled as a roadmap to achieving this, with a target of bridging the gender workforce participation gap from 12.1 percent to 9.1 percent by 2025. There have been significant gains made, while there have also been losses with targets not being met as far as the 3 key areas of childcare, workplace diversity and flexibility and financial security are concerned. Covid-19 has greatly affected the Australian economy, presenting new challenges to women’s work force participation.

Although the new Childcare subsidy was touted by the Government as one that will improve women’s ability to participate more in the workforce, the findings just presented show that women in Australia still choose to suspend work or take on part time jobs to enable them free up time to take care of their children, and either rejoin the workforce or increase their working hours after their children start going to school. With initial findings of an evaluation of the childcare package indicating that only 10 percent of families report having increased their uptake of childcare services and majority of those who report reducing their use of formal childcare services citing increased costs as the reason for the reduced use, it appears the childcare subsidy is far from facilitating the achievement of the target of increasing the number of women in the workforce. The situation is likely to get worse as job losses due to Covid-19 will further threaten the ability of families to take up childcare services, especially when the early childhood education and care relief package runs out in the next few weeks, and parents have to go back to paying for childcare.

The Government has made considerable progress with implementing gender reforms in the Australian Public Service (APS). Progress worth noting includes Government action to ensure gender balance in Government Boards and other senior Government positions, opening up Boardlinks to self-nomination, and provision on flexible working arrangement to workers. However, it is concerning that men still dominate appointments to chair and deputy chair positions on Government Boards, and women are not getting external nominations to Government Boards as much as men are. It is also concerning that the Government’s target to boost Aboriginal Employment in the APS was not met, yet the Indigenous employee separation rate in the APS is growing.

As the findings show, Australia is currently experiencing record unemployment rates due to the impact of Covid-19, with women being harder hit than men. This has reversed some of the gains Australia had steadily made in employment, turning Australia’s projection of increased

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employment rates by 7.1 percent by May 2023\textsuperscript{70} into a dream that may be difficult to achieve, given that the focus now as the economy gradually reopens is to reverse the current unemployment rate. This is not going to be an overnight task, and as a 2019 OECD working paper on job displacement in Australia reports, it may take up to 1 year for 70 percent of retrenched workers to get back into the workforce, 2 years for 80 percent of workers to get back, and even much longer for women and people in part-time and casual employment to get back into employment.\textsuperscript{71}

Covid-19 has affected most sectors of the Australian economy, undoing some of the gains that had been made in the Australian workforce as far as women’s work force participation is concerned. Although the Australian Government has made efforts to cushion the economy against adverse harm through a raft of economic stimulus packages\textsuperscript{72}, Australians continue to suffer the effects of Covid-19, with women disproportionately being affected, as the figures just presented show. On top of dealing with mental and emotional challenges brought about by the pandemic, women have also suffered loss of jobs and earnings, and have found themselves taking on more care work which was compounded when schools closed and home schooling became the new way of learning.\textsuperscript{73} The pandemic has exposed the reality of how gender-segregated the Australian workforce is and how women’s work continues to be undervalued in Australia. This is evidenced by the latest figures released by the ABS on unemployment and the resultant loss of income, which indicate that although job losses were the highest in female-dominated sectors, some of the highest income losses were felt in male-dominated sectors, which experienced much less job losses than female-dominated sectors.\textsuperscript{74} Ironically, the importance of women’s labour came out clearly when female-dominated sectors were declared essential sectors that had to continue providing services during the lockdown period when workers were encouraged to work from home. The Australian health and social services sector, which has been the most crucial in the fight against Covid-19, is female-


\textsuperscript{74} https://www.abs.gov.au/ausstats/abs@.nsf/Latestproducts/6160.0.55.001Main%20Features5Week%20ending%202022%20May%202020?opendocument&tabname=Summary&prodno=6160.0.55.001&tissue=Week%20ending%202022%20May%202020&num=&view=
dominated,\textsuperscript{75} yet it has a notable gender pay gap at 22.3 percent,\textsuperscript{76} higher than the current national gender pay gap which stands at 13.9 percent.\textsuperscript{77} In addition, the Australian healthcare and social assistance sector features high rates of underrepresentation in leadership and managerial positions, just like in several other countries worldwide.\textsuperscript{78}

Although the Government in \textit{Towards 2025} singled out flexible working arrangements as one way of boosting women’s participation in the workforce, its reaction to the recommendations by the senate’s Economic References Committee can be easily implied to mean that the Government is not actually keen to make good its commitment to facilitate flexible work arrangements for workers. In dismissing recommendation 3 of the report and suggesting that childcare subsidy is the solution for workers with caregiving responsibilities, the Government overlooked other forms of family responsibilities that the female workforce may have which include caring for family members who could be ailing, old and frail, disabled, among others, which could potentially affect their ability to work within what is seen as ‘normal’ working hours. Generally, women are more likely than men to suspend or stop working to attend to unpaid caregiving roles and are thus likely to continue lagging behind as far as superannuation balances are concerned, since the Australian superannuation system is pegged on paid work.\textsuperscript{79}


SECTION 4

Recommendations

It is almost 3 years since the Government unveiled *Towards 2025*. In spite of its commitment to release a progress report for every year, no progress report has been forthcoming from the Government. Also, aside from the first implementation plan for 2017-2018, which is what guided this evaluation, no other implementation plan has been released. Could it be that the Government forgot all about the commitment it made to bridge the gender workforce participation gap? The Government should revisit this strategy, starting with an evaluation of progress made so far, followed by an up-to-date implementation plan, followed by evaluations respectively for the remaining 5 years of implementation of the strategy.

With Covid-19 having unprecedented impact on the economy, Government priorities have changed, and the focus now is on efforts to revive the economy. The Government, while working out ways of reviving the economy, should bear in mind that women have been disproportionately affected by the pandemic, and put in place gender-specific plans to help women bounce back. A good place to start would be to revisit the childcare subsidy, as it currently appears not to fulfil its objective as envisioned (see early evaluation report by the Australian Institute of Family Studies). Although the Government’s move to relax the activity test threshold is laudable, the Government should make childcare more affordable for every family. As shown, even before the pandemic, the cost of childcare, which is higher than the OECD average, was already unaffordable for some families. With the relief package expiring soon, the Government should make childcare a top priority.

It had to take a pandemic to show how important work done by women is, with female-dominated professions being on the frontline in the fight against Covid-19. If work done by women is so important, then why can’t it be valued as so? The time has come for the Government to put in place measures to ensure that work done by essential workers is valued for what it is. The Government can consider this a token of appreciation to essential workers for their efforts in the fight against Covid-19. Improving pay for essential workers will result in increases in superannuation balances for women.

The Covid-19 pandemic created an opportunity for employers and employees to realise that flexible working arrangements can work. Parents took on housework, childcare and home schooling, and still managed to work during the lockdown period. With this in mind, Government should encourage employers and to embrace flexible working arrangements in support of workers with caregiving responsibilities. In addition, as a show of commitment to making flexible work a reality, the Government should make flexible work part of the law by

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The Government needs to do more to improve on reporting on its policies and programs. For some of the programs outlined in Towards 2025, there are no reports in the public domain about the progress of the programs. When it made its agenda public, the Government put itself up for scrutiny, and it is only prudent that it makes these reports available so that the public can hold it accountable for what it publicly committed to do. Some of the reports this evaluation sought but are unavailable to the public include reports on disbursement and use of funding via the Women’s Leadership Strategy, and reports on mentoring programs by Master Builders Australia and the AWRA e-mentoring program.

The Government should reconsider its position about some of the recommendations made by the Senate’s Economics References Committee report ‘A husband is not a retirement plan’. Specifically, recommendation 10 that the Australian Government supports the continuation of a strong three-pillar retirement income system with specific reference to women’s retirement incomes would have been a favourable guide to help in bridging the persistent gender superannuation gap superannuation savings and improve women’s outcomes. Now, more than ever, is when the Government should re-evaluate its stance on this recommendation, especially with the on-going premature superannuation withdrawals due to Covid-19.

It is also recommended that the Government reconsiders its position about recommendation 6 of the Senate report, which suggests that the Government works with employers on a plan to progressively increase paid parental leave to 26 weeks. The Government could take lessons from Diageo Australia, a company that was recognised by WGEA for not only making the EOCGE citation in 2019, but also for installing a policy guaranteeing all of its employees 26 weeks of paid parental leave regardless of their gender, positions they hold, and length of service in the company.

The Government should do more to encourage not only hiring but also development and retention of indigenous employees, as recommended by the evaluation of The Commonwealth Aboriginal and Torres Strait Islander Employment Strategy 2015-2018. Following the expiry of the ATSI employment Strategy 2015-18, the Government should develop another strategy, this time with clear goals on how to retain and develop ATSI employees. In reporting on progress made, data should be gender-disaggregated as well for clearer interpretation.

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Finally, it is recommended that the Government works with employers to encourage women to take up leadership positions at the workplace. The World Economic Forum recommends improving pay, succession planning, encouraging women to venture into STEM careers, reskilling, and embracing inclusion at the workplace as some of the measures organisations can take to motivate women to venture more into leadership roles. In addition, more needs to be done to achieve gender parity in appointments to Government boards, as the numbers of women on the boards are still relatively low. After all, gender diversity at the workplace leads to better outcomes for businesses.

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