



Priority area

2 Women's economic security

Education and training

Females are consistently more likely than males to continue onto Years 11 and 12, with higher retention rates for females than for males at 90.6% and 86.8% respectively in 2016.¹

Aboriginal and Torres Strait Islander females (74.4%) were more likely than Aboriginal and Torres Strait Islander males (69.5%) to finish Year 12 in 2016.²

Females comprised 59.1% of commencements and 60.1% of completions of higher education award courses in 2015.^{3 4}

Of people aged 15-74 years, 16.2% of women obtained a Bachelor Degree, compared to 12.2% for men, in May 2016.⁵

Females of Aboriginal and Torres Strait Islander origin were more than twice (2212) as likely as Aboriginal and Torres Strait Islander males (1005) to hold a bachelor's degree in 2011.⁶

Year 12 female students made up about 9 in 10 home economics (93.2%), and dance (91.7%) subjects, but 1 in 10 technology studies (10.8%), and engineering technology (11.7%) in 2016.^{7 8}

Females comprised the vast majority of non-trade apprenticeships or traineeships, such as personal assistants and secretaries (97.3%), and carers and aides (93.3%), but significantly underrepresented in trade-related occupations such as construction trades workers (1.9%), automotive and engineering trades workers (2.9%), and electrotechnology and telecommunications trades apprentices (3.1%) in 2016.⁹

Income

Females, on average, earned \$1333.10 in a full-time working week in May 2017, compared to \$1599.60 for males in a full-

time working week, resulting in the 16.7% gender pay gap¹⁰ — nationally 15.3% (full-time average weekly earnings of \$1,387.10 for females and \$1,638.30 for males)¹¹.

16.7 %
gender pay gap in May 2017

\$1333.10



\$1599.60



Across occupations, technicians and trades workers were likely to have the largest gap, in terms of average hourly ordinary time cash earnings, with females earning 22.4% less than males.¹² The lowest gender gap was for labourers (7.6%), followed by Machinery operators and drivers (10.9%).¹³

The largest pay gap was in the finance and insurance services industry, with females earning \$33.30 per hour — 39.0% less than that of males (\$54.60), based on the average hourly ordinary time cash earnings of adult employees working in non-managerial roles), and the lowest gender pay gap was in the transport, postal and warehousing industry with females earning \$35.00 — 2.2% less than that of males (\$35.89).^{14 15}

In May 2016, based on average weekly total cash earnings,

- females working part-time on a casual basis earned, on average, a total of \$522.00 weekly — 20.6% less than that of their male counterparts (\$657.10)¹⁶



- all female employees (working full-time or part-time) on a casual basis earned, on average, a total of \$579.60 weekly — 34.8% less than that of their male counterparts (\$888.50)¹⁷.

Income support

For people aged 65 years and over who were not in the labour force, government pensions and allowances were the main source of income for 79.7% of women and 73.1% of men in 2013-14¹⁸ — nationally 77.8% of women and 72.4% of men¹⁹.

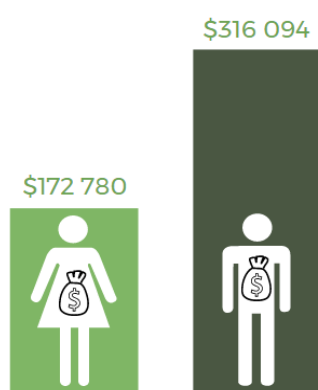
Females comprised 94.5% of total 61,378 single parents who received Parenting Payment, having principal care of a child or children under the age of eight years²⁰, and 70.4% of total 40,450 people receiving Carer Payment in Queensland in 2013²¹.

Retirement and superannuation

The average superannuation balance was \$80,443 for females and \$123,755 for males in 2013-14²² — nationally \$83,110 for females and \$134,800 for males²³.

In every age group, on average, females had lower superannuation balances than males, with the 55-64 year age group, which is approaching retirement, showing the largest gap of \$172,780 for females and \$316,094 for males in 2013-14²⁴ — nationally \$180,013 for females and \$321,993 for males²⁵.

Superannuation balances
for people aged 55-64 years in 2013-14



Superannuation pension or annuity was the main source of income for 9.6% of women, aged 65 years and over who were not in the labour force, compared with 14.5% of their

male counterparts in 2013-14²⁶ — nationally 10.9% of females and 17.7% of males²⁷.

Of people aged 15-64 years, females were more likely than males to have no superannuation coverage, with the 55-64 year group showing the greatest gender gap:

- 26.8% of females aged 55-64 years had no superannuation coverage, compared with 17.9% of males in the same age group, in 2013-14²⁸ — nationally 27.3% of females and 16.9% of males²⁹.

34.4% of females aged 15-64 years with disability and 27.6% of females aged 15-64 years who were born overseas had no superannuation coverage in 2013-14.³⁰

Housing and homelessness

Females comprised 64.9% (or 35,586) of all public rental housing tenants and 74.1% (or 2,688) of all state-owned and managed Indigenous housing tenants, as at 30 June 2016.³¹

Single females aged over 55 years (19.0%) and single mothers with children, whose youngest child was under 18 years (17.9%), together made up over a third (36.8% or 21,542) of all public housing tenants.³²

Females were more likely to experience homelessness at some time in their lives with 14.5% of females, compared with 12.2% of males in 2014³³, having ever previously been without a permanent place to live because of reasons³⁴ including family/relationship breakdowns, financial problems, and tight rental/property markets.

Females accounted for 55.1% of people accessing government-funded specialist homelessness services in 2015-16, with women aged 18-44 years comprising more than half (53.8%) of female clients and just under a third (29.6%) of all clients.³⁵

Females headed 85.0% of one-parent families with children under 15 years in 2016.³⁶

- One-parent families with dependent children spent 25 per cent of their average gross income on housing costs in 2013-14, compared with 15 per cent for couple families with dependent children.³⁷



- ¹ Australian Bureau of Statistics, 2017, *Schools, Australia 2016*, 'Table 64a Capped apparent retention rates (APR) by year (grade) range, affiliation, sex, Indigenous status, states and territories, 2010-2016', cat. no. 4221.0.
- ² *ibid.*
- ³ Australian Government Department of Education and Training, Higher Education Data Collections, uCube.
- ⁴ Includes domestic students only. Excludes students who commenced and completed enabling programs or non-award units of study, which do not lead to a higher education award.
- ⁵ Australian Bureau of Statistics, 2016, *Education and work, Australia, May 2016*, 'Table 9 Highest educational attainment: level – by state or territory of usual residence and sex, persons aged 15-74 years', cat. no. 6227.0.
- ⁶ Australian Bureau of Statistics, 2012, *2011 Census of Population and Housing*, 'Queensland (State/Territory), Indigenous Profile, Table I15 Non-school qualification: level of education by Indigenous status by age by sex', cat. no. 2002.0.
- ⁷ Queensland Curriculum and Assessment Authority, 2017, *Subject enrolments and levels of achievement – 2016*.
- ⁸ Includes Year 12 Enrolments in Authority subjects (including Senior External Authority subjects) and excludes those subjects studied by less than 100 students in 2015.
- ⁹ National Centre for Vocational Education Research, 2016, *Australian vocational education and training statistics: Apprentice and Trainee Collection, June quarter 2016: pivot tables*, NCVER, Adelaide.
- ¹⁰ Australian Bureau of Statistics, 2017, *Average weekly earnings, Australia, May 2017*, 'Table 11C. Average weekly earnings, Queensland (dollars) – trend', cat. no. 6302.0.
- ¹¹ Australian Bureau of Statistics, 2017, *Average weekly earnings, Australia, May 2017*, 'Table 1. Average weekly earnings, Australia (dollars) – trend', cat. no. 6302.0.
- ¹² Australian Bureau of Statistics, 2017, *Employee earnings and hours, Australia, May 2016*, 'Table: All Queensland employees paid at the adult rate, average weekly total cash earnings, average hourly ordinary time cash earnings – occupation by sex', cat. no. 6306.0, customised data.
- ¹³ Australian Bureau of Statistics, 2017, *Employee earnings and hours, Australia, May 2016*, 'Table: All Queensland employees paid at the adult rate, average weekly total cash earnings, average hourly ordinary time cash earnings – occupation by sex', cat. no. 6306.0, customised data.
- ¹⁴ Australian Bureau of Statistics, 2017, *Employee earnings and hours, Australia, May 2016*, 'Table: All Queensland employees paid at the adult rate, average weekly total cash earnings, average hourly ordinary time cash earnings – industry, managerial status by sex', cat. no. 6306.0, customised data.
- ¹⁵ Due to data unavailability, average hourly ordinary time cash earnings for non-managerial employees in Mining, Public administration and safety, Arts and recreation services industries are not included.
- ¹⁶ Australian Bureau of Statistics, 2017, *Employee earnings and hours, Australia, May 2016*, 'Table: All Queensland non-managerial employees paid at the adult rate, number of employees, average weekly total cash earnings, average hourly ordinary time cash earnings – type of employee, employment status by sex', cat. no. 6306.0, customised data.
- ¹⁷ Australian Bureau of Statistics, 2017, *Employee earnings and hours, Australia, May 2016*, 'Table: All Queensland non-managerial employees paid at the adult rate, number of employees, average weekly total cash earnings, average hourly ordinary time cash earnings – type of employee, employment status by sex', cat. no. 6306.0, customised data.
- ¹⁸ Australian Bureau of Statistics, 2017, *Gender indicators, Australia, August 2016*, 1. Economic security 'Persons not in labour force aged 65 years and over by main source of personal income, 2003-04 to 2013-14, Queensland', cat. no. 4125.0, customised data.
- ¹⁹ Australian Bureau of Statistics, 2016, *Gender indicators, Australia, August 2016*, 1. Economic security 'Table 24: Persons not in labour force aged 65 years and over by main source of personal income, 2003-04 to 2013-14', cat. no. 4125.0.
- ²⁰ Department of Social Services, 2014, *Income support customers: a statistical overview 2013*, 'Table 43: Parenting payment (single) recipients by state/territory and sex, June 2013', p. 48, Statistical paper no. 12.
- ²¹ Department of Social Services, 2014, *Income support customers: a statistical overview 2013*, 'Table 20: Carer payment recipients by state/territory and sex, June 2013', p. 25, Statistical paper no. 12.
- ²² Australian Bureau of Statistics, 2017, *Gender indicators, Australia, August 2016*, 1. Economic security, 'Superannuation balance at, or approaching preservation age, by age and by relationship in the household, 15 years and over, 2003-04 to 2013-14, Queensland', cat. no. 4125.0, customised data.
- ²³ Australian Bureau of Statistics, 2016, *Gender indicators, Australia, August 2016*, 1. Economic security 'Table 25: Superannuation balance at, or approaching preservation age, by age and by relationship in the household, 15 years and over, 2003-04 to 2013-14', cat. no. 4125.0.
- ²⁴ Australian Bureau of Statistics, 2017, *Gender indicators, Australia, August 2016*, 1. Economic security, 'Superannuation balance at, or approaching preservation age, by age and by relationship in the household, 15 years and over, 2003-04 to 2013-14, Queensland', cat. no. 4125.0, customised data.
- ²⁵ Australian Bureau of Statistics, 2016, *Gender indicators, Australia, August 2016*, 1. Economic security 'Table 25: Superannuation balance at, or approaching preservation age, by age and by relationship in the household, 15 years and over, 2003-04 to 2013-14', cat. no. 4125.0.
- ²⁶ Australian Bureau of Statistics, 2017, *Gender indicators, Australia, August 2016*, 1. Economic security 'Persons not in labour force aged 65 years and over by main source of personal income, 2003-04 to 2013-14, Queensland', cat. no. 4125.0, customised data.
- ²⁷ Australian Bureau of Statistics, 2017, *Gender indicators, Australia, August 2016*, 1. Economic security 'Main source of income at retirement, Persons not in the labour force, by main source of personal income (65 years and over), 2003-04 to 2013-14, Queensland', cat. no. 4125.0, customised data.
- ²⁸ Australian Bureau of Statistics, 2017, *Gender indicators, Australia, August 2016*, 1. Economic security 'No superannuation coverage by age and relationship in the household, 15-64 years, 2003-04 to 2013-14, Queensland', cat. no. 4125.0, customised data.
- ²⁹ Australian Bureau of Statistics, 2016, *Gender indicators, Australia, August 2016*, 1. Economic security 'Table 26: No superannuation coverage by age and relationship in the household, 15-64 years, 2003-04 to 2013-14', cat. no. 4125.0.
- ³⁰ Australian Bureau of Statistics, 2017, *Gender indicators, Australia, August 2016*, 1. Economic security 'No superannuation coverage, 15-64 years, by selected populations, 2009-10, 2011-12 and 2013-14, Queensland', cat. no. 4125.0, customised data.
- ³¹ Queensland Department of Housing and Public Works, SAP R/3, June 2016, unpublished data.
- ³² *ibid.*

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- ³³ Australian Bureau of Statistics, 2017, *General social survey, summary results, Australia, 2014*, 'Table 3.3 All persons, selected personal characteristics – by state and territory', cat. no. 4159.0, customised data.
- ³⁴ Reasons other than one (or more) of the following only: saving money; work related reasons; building or renovating their home; travelling/on holiday; house-sitting or having just moved back to a town or city. People who had ever previously been without a permanent place to live for other reasons (e.g. family/relationship breakdowns, financial problems, tight rental/property markets etc.) were counted in the survey as having had an experience of homelessness.
- ³⁵ Australian Institute of Health and Welfare, 2017, *Specialist homelessness services 2015-16, Supplementary tables - Queensland*, 'Table QLD CLIENTS.1: Clients and support periods, by age and sex, 2015-16, adjusted for non-response', cat. no. HOU 283.
- ³⁶ Australian Bureau of Statistics, 2017, *2016 Census of Population and Housing*, 'Queensland (State/Territory), General Community Profile, Table G25 Family composition', cat. no. 2001.0, data generated using ABS TableBuilder.
- ³⁷ Australian Bureau of Statistics, 2015, *Housing occupancy and costs, 2013-14*, State and territory data, 1994-95 to 2013-14, 'Table 11 QLD households, housing costs as a proportion of gross income by selected household characteristics', cat. no. 4130.0.