



Priority area

## 2 Women's economic security

### Education and training

Female students are consistently more likely than male students to continue on to Year 12, with higher retention rates for females than for males at 91.2% and 87.2% respectively in 2017.<sup>1 2</sup>

Aboriginal and Torres Strait Islander females (76.4%) were more likely than Aboriginal and Torres Strait Islander males (71.2%) to continue on to Year 12 in 2017.<sup>3 4</sup>

Females comprised 59.2% of commencements and 60.5% of completions of higher education award courses in 2016.<sup>5 6</sup>

17.3% of females aged 15–74 years obtained a Bachelor Degree, compared with 12.9% for males, in May 2018.<sup>7</sup>

Aboriginal and Torres Strait Islander females were more than twice (3,185) as likely as Aboriginal and Torres Strait Islander males (1,527) to hold a bachelor's degree in 2016.<sup>8</sup>

For STEM-related subjects, female students represented the majority of the Year 12 enrolments in biology (65.9%), agricultural science (64.3%), mathematics A (53.1%), and chemistry (52.9%), but were underrepresented in information processing & technology (14.4%) and engineering technology (13.4%) in 2017.<sup>9 10</sup>

In 2017, females comprised the majority of certain apprenticeships or traineeships (in training) in non-trade occupations, such as specialist managers (95.7%) and carers and aides (93.3%), but were underrepresented in apprenticeships or traineeships in trade occupations such as construction trade workers (2.1%) and automotive and engineering trade workers (3.2%).<sup>11 12</sup>

### Income

Females, on average, earned \$1367.90 in a full-time working week in May 2018, compared with \$1654.40 for males in a full-time working week, resulting in the 17.3% gender pay gap<sup>13</sup> – nationally 14.6% (full-time average weekly earnings of \$1433.60 for females and \$1678.40 for males)<sup>14</sup>.

17.3% gender pay gap in May 2018



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.<sup>15</sup> The lowest gender gap was for labourers (7.6%), followed by machinery operators and drivers (10.9%).<sup>16</sup>

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).<sup>17 18</sup>

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).<sup>19</sup>
- 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).<sup>20</sup>

### 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 79.9% of females and 73.0% of males in 2015–16<sup>21</sup> – nationally 76.1% of females and 69.5% of males.<sup>22</sup>

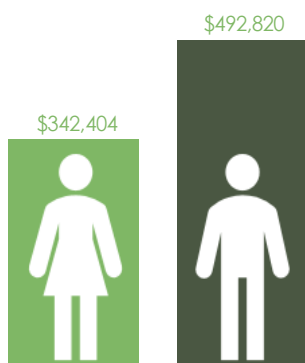
Females comprised 94.5% of total 61,378 single parents who received Parenting Payment, having principal care of a child or children under the age of eight years<sup>23</sup>, and 70.4% of total 40,450 people receiving Carer Payment in Queensland in 2013.<sup>24</sup>

### Retirement and superannuation

The average superannuation balance was \$102,981 for females and \$150,613 for males in 2015–16<sup>25</sup> – nationally \$101,652 for females and \$153,020 for males.<sup>26</sup>

In every age group, on average, females had lower superannuation balances than males, with those aged 65–69 years showing the largest gap, with \$342,404 for females and \$492,820 for males in 2015–16<sup>27</sup> – nationally \$320,895 and \$411,330 respectively.<sup>28</sup>

Superannuation balances for people aged 65–69 years in 2015–16



Superannuation pension or annuity was the main source of income for 12.6% of females, aged 65 years and over who were not in the

labour force, compared with 18.7% of their male counterparts in 2015–16<sup>29</sup> – nationally 14.4% of females and 22.3% of males<sup>30</sup>.

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

- 27.3% of females aged 55–64 years had no superannuation coverage, compared with 16.2% of males in the same age group, in 2015–16<sup>31</sup> – nationally 25.6% of females and 16.0% of males.<sup>32</sup>

33.2% of females aged 15–64 years with disability and 24.8% of females aged 15–64 years who were born overseas had no superannuation coverage in 2015–16.<sup>33</sup>

### Housing and homelessness

Females comprised 64.7% (or 35,163) of all public rental housing tenants and 74.3% (or 2,649) of all state-owned and managed Indigenous housing tenants, as at 30 April 2018.<sup>34</sup>

Single females aged over 55 years (20.3%) and single mothers with children, whose youngest child was under 18 years (16.1%), together made up over a third (36.5% or 19,807) of all public rental housing tenants.<sup>35</sup>

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 2014<sup>36</sup>, having ever previously been without a permanent place to live because of reasons<sup>37</sup> including family/relationship breakdowns, financial problems, and tight rental/property markets.

Females accounted for 55.8% of people accessing government-funded specialist homelessness services in 2016–17, with females aged 18–44 years comprising more than half (53.3%) of female clients and just under a third (29.8%) of all clients.<sup>38</sup>

One-parent families with dependent children under 15 years spent 23% of their average gross income on housing costs in 2015–16, compared with 14% for couple families with dependent children.<sup>39</sup> Females headed 85.0% of one-parent families with children under 15 years in 2016.<sup>40</sup>



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- <sup>1</sup> Based on apparent retention rates from Year 7/8 to Year 12.
- <sup>2</sup> Australian Bureau of Statistics, 2018, *Schools, Australia 2017*, 'Table 64a Capped Apparent Retention Rates, 2010-2017', cat. no. 4221.0.
- <sup>3</sup> *ibid.*
- <sup>4</sup> Based on apparent retention rates from Year 7/8 to Year 12.
- <sup>5</sup> Australian Government Department of Education and Training, Higher Education Data Collections, uCube.
- <sup>6</sup> 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.
- <sup>7</sup> Australian Bureau of Statistics, 2017, *Education and work, Australia, May 2018*, 'Table 9 Highest educational attainment: Level – By state or territory of usual residence and sex, Persons aged 15-74 years', cat. no. 6227.0.
- <sup>8</sup> Australian Bureau of Statistics, 2017, *2016 Census of Population and Housing*, 'Queensland (State/Territory), Aboriginal and Torres Strait Islander Peoples Profile, Table I15 Non-school qualification: level of education by Indigenous status by age by sex', cat. no. 2002.0.
- <sup>9</sup> Queensland Curriculum and Assessment Authority, 2018, *Subject enrolments and levels of achievement – 2017*.
- <sup>10</sup> Includes Year 12 Enrolments in Authority subjects (including Senior External Authority subjects) and excludes those subjects studied by less than 100 students in 2017.
- <sup>11</sup> National Centre for Vocational Education Research, 2018, VOCSTATS, 'Apprentices and trainees - December 2017', extracted 29/06/2018.
- <sup>12</sup> Trade occupations are classified as occupations within Australian and New Zealand Standard Classification of Occupations (ANZSCO) major group 3 whereas non-trade occupations are classified as ANZSCO major groups 1-2 and 4-8.
- <sup>13</sup> Australian Bureau of Statistics, 2018, *Average weekly earnings, Australia, May 2018*, 'Table 11C. Average weekly earnings, Queensland (dollars) – trend', cat. no. 6302.0.
- <sup>14</sup> Australian Bureau of Statistics, 2018, *Average weekly earnings, Australia, May 2018*, 'Table 1. Average weekly earnings, Australia (dollars) – trend', cat. no. 6302.0.
- <sup>15</sup> 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.
- <sup>16</sup> 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.
- <sup>17</sup> 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.
- <sup>18</sup> 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.
- <sup>19</sup> 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.
- <sup>20</sup> 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.
- <sup>21</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, Sep 2017*, 1. Economic security 'Persons not in labour force aged 65 years and over by main source of personal income, 2005-06 to 2015-16, Queensland', cat. no. 4125.0, customised data.
- <sup>22</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, Sep 2017*, '2. Economic Security - Earnings, income & economic situation and Housing, Table 2.5: Proportion of persons not in labour force aged 65 years and over by main source of personal income, 2005–06 to 2015–16', cat. no. 4125.0.
- <sup>23</sup> 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.
- <sup>24</sup> 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.
- <sup>25</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, Sep 2017*, 1. Economic security, 'Superannuation balance at, or approaching preservation age, by age and by relationship in the household, 15 years and over, 2005–06 to 2015–16, Queensland', cat. no. 4125.0, customised data.

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- <sup>26</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, Sep 2017*, '2. Economic Security - Earnings, income & economic situation and Housing, Table 2.6: Superannuation balance at, or approaching preservation age, by age and by relationship in the household, 15 years and over, 2005–06 to 2015–16', cat. no. 4125.0.
- <sup>27</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, Sep 2017*, 1. Economic security, 'Superannuation balance at, or approaching preservation age, by age and by relationship in the household, 15 years and over, 2005–06 to 2015–16, Queensland', cat. no. 4125.0, customised data.
- <sup>28</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, Sep 2017*, '2. Economic Security - Earnings, income & economic situation and Housing, Table 25: Superannuation balance at, or approaching preservation age, by age and by relationship in the household, 15 years and over, 2005–06 to 2015–16', cat. no. 4125.0.
- <sup>29</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, Sep 2017*, 1. Economic security 'Persons not in labour force aged 65 years and over by main source of personal income, 2005–06 to 2015–16, Queensland', cat. no. 4125.0, customised data.
- <sup>30</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, Sep 2017*, '2. Economic Security - Earnings, income & economic situation and Housing, Main source of income at retirement, Persons not in the labour force, by main source of personal income (65 years and over), 2005–06 to 2015–16, Queensland', cat. no. 4125.0, customised data.
- <sup>31</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, Sep 2017*, 1. Economic security 'No superannuation coverage by age and relationship in the household, 15–64 years, 2005–06 to 2015–16, Queensland', cat. no. 4125.0, customised data.
- <sup>32</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, Sep 2017*, '2. Economic Security - Earnings, income & economic situation and Housing, Table 26: No superannuation coverage by age and relationship in the household, 15–64 years, 2005–06 to 2015–16', cat. no 4125.0.
- <sup>33</sup> Australian Bureau of Statistics, 2017, *Gender indicators, Australia, August 2016*, 1. Economic security 'No superannuation coverage, 15–64 years, by selected populations, 2009–10 to 2015–16, Queensland', cat. no. 4125.0, customised data.
- <sup>34</sup> Queensland Department of Housing and Public Works, SAP R/3 as at 30 April 2018, unpublished data.
- <sup>35</sup> *ibid.*
- <sup>36</sup> 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.
- <sup>37</sup> 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.
- <sup>38</sup> Australian Institute of Health and Welfare, 2017, *Specialist homelessness services 2016-17, Supplementary tables - Queensland*, 'Table QLD CLIENTS.1: Clients and support periods, by age and sex, 2016-17, adjusted for non-response'.
- <sup>39</sup> Australian Bureau of Statistics, 2017, *Housing occupancy and costs, 2015-16*, '16. Housing Occupancy and Costs, Queensland, 1994–95 to 2015–16, Table 16.2 Housing costs as a proportion of gross household income, selected household characteristics, Queensland, 1994–95 to 2015–16', cat. no. 4130.0.
- <sup>40</sup> Australian Bureau of Statistics, 2017, *2016 Census of Population and Housing*, data generated using ABS TableBuilder.