



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 94.5% and 88.5% respectively in 2019.<sup>1 2</sup>

Aboriginal and Torres Strait Islander females (75.9%) were more likely than Aboriginal and Torres Strait Islander males (66.5%) to continue on to Year 12 in 2019.<sup>3 4</sup>

Females comprised 60.3% of commencements and 60.6% of completions of higher education award courses in 2019.<sup>5 6</sup>

As of May 2019, 18.7% of females aged 15-74 held a bachelor degree, compared with 13.0% for males.<sup>7</sup>

Aboriginal and Torres Strait Islander females were more than twice as likely as Aboriginal and Torres Strait Islander males to hold a bachelor degree in 2016.<sup>8</sup>

For STEM-related subjects, female students represented the majority of the Year 12 enrolments in biology (65.3%), science21 (previously named multi-strand science) (58.7%), marine science (58.2%) and agricultural science (55.0%) but were underrepresented in information processing and technology (12.4%) and engineering technology (11.7%) in 2019.<sup>9 10</sup>

In 2019, females comprised the majority of certain apprenticeships or traineeships (in training) in non-trade occupations, such as specialist managers (94.5%) and carers and aides (93.2%) but were underrepresented in apprenticeships or traineeships (in training) in trade occupations such as construction trades workers (2.3%) and automotive and engineering trades workers (3.6%).<sup>11 12</sup>

### Income

Females, on average, earned \$1,485.10 in a full-time working week in May 2020, compared with \$1,753.70 for males in a full-time working week, resulting in the 15.3% gender pay gap<sup>13</sup> – nationally 14.0% (full-time average weekly earnings of \$1,558.40 for females and \$1,812.00 for males).<sup>14</sup>

15.3% gender pay gap in May 2020



Across occupations, machinery operators and drivers were likely to have the largest pay gap, in terms of average hourly ordinary time cash earnings, with females earning 21.9% less than males.<sup>15</sup> The lowest gender gap was for labourers (12.3%), followed by sales workers (14.7%).<sup>16</sup>

Across industries, the largest pay gap was in the professional, scientific and technical services industry, with females earning \$39.50 per hour – 29.5% less than that of males (\$56.00), 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 accommodation and food services industry with females earning \$27.20 – 5.9% less than that of males (\$28.90).<sup>17 18</sup>

In May 2018, based on average weekly total cash earnings,

- females working part-time on a casual basis earned a total of \$519.70 weekly – 25.5% less than that of their male counterparts (\$697.70).<sup>19</sup>



- all female employees (working full-time or part-time) on a casual basis earned a total of \$586.70 weekly – 41.8% less than that of their male counterparts (\$1,008.10).<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 78.0% of females and 65.0% of males in 2017–18<sup>21</sup> – nationally 69.4% of females and 63.0% of males.<sup>22</sup>

Females comprised 94.3% of single parents who received Parenting Payment, having principal care of a child or children under the age of eight years<sup>23</sup>, and 71.0% of people receiving Carer Payment in Queensland in June quarter 2020.<sup>24</sup>

### Retirement and superannuation

The average superannuation balance was \$111,275 for females and \$164,031 for males in 2017–18<sup>25</sup>, that is, about 32.2% less than men's – nationally \$121,322 for females and \$168,474 for males.<sup>26</sup>

In every age group, on average, females had lower superannuation balances than males. Those aged 70 years and over showed the largest gap, with \$279,463 for females and \$404,490 for males in 2017–18<sup>27</sup> – nationally \$290,054 and \$409,263 respectively.<sup>28</sup>

Superannuation balances for people aged 70 years and over in 2017–18



The average balance of superannuation accounts for people aged 65 years and over who were not in the labour force was \$76,429 for females, compared with \$153,699 for males – nationally \$106,392 for females and \$155,453 for males.

Of people aged 15–64 years, females were more likely than males to have no superannuation coverage.<sup>29</sup> Those aged 55–64 years showed the greatest gender gap, with 20.9% of females, compared with 13.6% of males, in this age group having no superannuation coverage in 2017–18<sup>30</sup> – nationally 22.4% and 16.3% respectively.<sup>31</sup>

35.9% of females aged 15–64 years with disability and 26.8% of females aged 15–64 years who were born overseas had no superannuation coverage in 2017–18.<sup>32</sup>

### Housing and homelessness

As at 31 August 2020, females comprised 56.3% (or 55,621) of all public rental housing tenants and 56.5% (or 5,530) of all state-owned and managed Aboriginal and Torres Strait Islander housing tenants.<sup>33</sup>

- Single females aged over 55 years (22.6%) and single mothers with children, who had at least one child under 18 years of age (20.2%), together made up 42.8% (or 20,588) of all public rental housing tenants.
- Single females aged over 55 years (9.8%) and single mothers with children, who had at least one child under 18 years of age (36.5%), together made up 46.4% (or 1,477) of all state-owned and managed Aboriginal and Torres Strait Islander housing tenants.

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>34, 35</sup>

Females accounted for 57.3% of people accessing government-funded specialist homelessness services in 2018–19, with females aged 18–44 years comprising more than half (52.2%) of female clients and just under a third (29.9%) of all clients.<sup>36</sup>

One-parent families with dependent children under 15 years of age spent 25.4% of their average gross income on housing costs in 2017–18, compared with 15.1% for couple families with dependent children.<sup>37</sup> Females headed 85.0% of one-parent families with children under 15 years in 2016.<sup>38</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, 2020, *Schools, Australia 2019*, 'Table 64a Capped Apparent Retention Rates, 2011–2019', 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, extracted 26 August 2020.
- <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, 2020, *Education and work, Australia, May 2019*, '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, 2020, *Subjects: Enrolments and levels of achievement – 2019*.
- <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 2018.
- <sup>11</sup> National Centre for Vocational Education Research, 2019, VOCSTATS, 'Apprentices and trainees - December 2019', extracted 31 July 2020.
- <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, 2020, *Average weekly earnings, Australia, May 2020*, 'Table 12C. Average weekly earnings, Queensland (dollars) – Seasonally Adjusted', cat. no. 6302.0.
- <sup>14</sup> Australian Bureau of Statistics, 2020, *Average weekly earnings, Australia, May 2020*, 'Table 2. Average weekly earnings, Australia (dollars) – Seasonally Adjusted', cat. no. 6302.0.
- <sup>15</sup> Australian Bureau of Statistics, 2019, *Employee earnings and hours, Australia, May 2018*, 'Table: All employees paid at the adult rate in Queensland, average hourly ordinary time cash earnings – occupation by sex', cat. no. 6306.0, customised data.
- <sup>16</sup> *ibid.*
- <sup>17</sup> Australian Bureau of Statistics, 2019, *Employee earnings and hours, Australia, May 2018*, 'Table: All non-managerial employees paid at the adult rate in Queensland, average hourly ordinary time cash earnings – industry 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, 2019, *Employee earnings and hours, Australia, May 2018*, 'Table: All employees paid at the adult rate in Queensland, average weekly total cash earnings – type of employee, employment status by sex', cat. no. 6306.0, customised data.
- <sup>20</sup> *ibid.*
- <sup>21</sup> Australian Bureau of Statistics, 2019, *Microdata: Income and Housing, 2017-18*, cat. no. 6541.0.30.001, data generated using ABS TableBuilder.
- <sup>22</sup> *ibid.*
- <sup>23</sup> Department of Social Services, 2020, *DSS Payment Demographic Data, June quarter 2020*, 'Gender: Payment recipients by payment type by state and territory by gender, June 2020'.
- <sup>24</sup> *ibid.*
- <sup>25</sup> Australian Bureau of Statistics, 2019, *Microdata: Income and Housing, 2017-18*, cat. no. 6541.0.30.001, data generated using ABS TableBuilder.
- <sup>26</sup> *ibid.*
- <sup>27</sup> *ibid.*
- <sup>28</sup> *ibid.*
- <sup>29</sup> No superannuation coverage is defined as having a zero balance of total superannuation accounts, not receiving a current weekly income from superannuation/annuity/private pension, and not having received a lump sum superannuation payment in the last two years.

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<sup>30</sup> Australian Bureau of Statistics, 2019, *Microdata: Income and Housing, 2017-18*, cat. no. 6541.0.30.001, data generated using ABS TableBuilder.

<sup>31</sup> *ibid.*

<sup>32</sup> *ibid.*

<sup>33</sup> Queensland Department of Housing and Public Works, SAP R/3@31 August 2020, unpublished data.

<sup>34</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>35</sup> Homelessness refers to whether a person has ever previously been without a 'permanent place to live' for 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>36</sup> Australian Institute of Health and Welfare, 2020, *Specialist homelessness services 2018-19, Supplementary tables - Queensland*, 'Table QLD CLIENTS.1: Clients and support periods, by age and sex, 2018-19'.

<sup>37</sup> Australian Bureau of Statistics, 2019, *Housing occupancy and costs, 2017-18*, '15. Housing Occupancy and Costs, Queensland, 1994-95 to 2017-18, Table 15.2 Housing costs as a proportion of gross household income, selected household characteristics, Queensland, 1994-95 to 2017-18', cat. no. 4130.0.

<sup>38</sup> Australian Bureau of Statistics, 2017, *2016 Census of Population and Housing*, data generated using ABS TableBuilder.