

Tips + Resources: Women + Work



Money Power Freedom podcast Ep. 3 Work in Progress

In this episode Cal and Santi are talking work: getting paid what you are worth; and how a job is so much more than just a job. There's still lots to be done about women's equality but luckily there are folks on the job (pun intended) to ensure the work that women do is counted, respected and fairly remunerated. To quote Barbadian businesswoman and singer-songwriter Rihanna: "Work, work, work, work, work." Indeed!

QUICK FACTS ABOUT GENDER + THE WORKPLACE

Women + Work

Since the 1970s, Australian women have been entering the workforce in ever increasing numbers. As of 2019, women comprise 46.9% of all employed persons in Australia¹, dominating both full and part-time employment growth in Australia.

Even though women are present in the workforce in greater numbers than previous decades, inequality persists. Women are still underrepresented in leadership positions in business² and are more likely to be on minimum wage.³ On average, women workers are paid less than their male counterparts,⁴ and take on the 72% of unpaid work in the home.⁵

This collection of cold facts is why this episode of Money Power Freedom is entitled Work in progress. We've come a long way as a nation but there's still a lot of work to be done to ensure the work that women do is recognised, respected and fairly remunerated.

The Gender Pay Gap

It's impossible to talk about women and work without mentioning the **gender pay gap**. Since the

1980s, the gender pay gap has hovered around 18% difference comparatively between what men and women are paid. As of 2019, the gap sits at 14% but it can shift depending on the industry.⁶

Cultural issues like **unconscious bias** in hiring processes; **gender segregation** in the workforce; **a lack of access to flexible working conditions**; **very little formal recognition of the unpaid work** women do – each of these factors contributes to the gender pay gap.

Right now, there is a gender pay gap favouring men in every single industry, manager category and occupation, regardless of whether they are male or female-dominated.⁷

That sounds like a big challenge to solve but when people band together, we get better results. Did you know: when wages are set by an industry award standard or collective agreement, the gender pay gap actually falls (13.9% gender pay gap compared to 19.1% by individual arrangement).⁸

Gender segregation in the workforce

Australian workers are highly likely to be in an industry dominated by a certain gender. This is known as **gender segregation** in the labour market.

Industries in which women work usually pay lower wages. In 2018, women made up 79% of employees in the healthcare and social assistance sectors; and 73.2% of workers in education,⁹ industries well known for long standing disputes over poor wages.

Of the top 30 jobs in Australia, women greatly outnumber men as childcare workers (96% female compared to 4.9% male)¹⁰. In 2018, the average

early childhood educator is paid just \$21.29 an hour, despite a 6-month certification and their important role in shaping the minds of the next generation.¹¹

Women in the childcare industry are currently paid 27.9% less than their male counterparts – compared to the gender pay gap of 20.7% for all industries.¹²

To ensure women are not locked out of a secure economic future, caring responsibilities need to be shared equally; and unpaid work must be recognised for the enormous contribution it makes to our society. People who work hard deserve more than a decent living; we deserve a decent life.

KEY TIPS



Back yourself

Ever questioned your abilities or wondered if you really are the right person for the job? This is called imposter syndrome. Most women report feeling like an imposter in the workplace at some point in their career. Don't listen to that voice in your head telling you that you can't do something. You have valuable skills and abilities, and you deserve to be paid fairly for the work you do. Go out there and use your powers for good.



Talk openly with friends and colleagues about money

One way we can start to combat the gender pay gap is by talking openly about money and our salaries. Chat about your earnings with your friends and colleagues (if your contract allows), and work out whether you are getting paid a fair rate. It might feel awkward at first but we all need to get into the habit so we can establish benchmarks and start advocating for ourselves and others.

Learn more: womentalkmoney.org.au



Be an advocate for fair pay

If we want to see a future where women are fairly paid and respected for the work they do – whether that's work in the home or outside of it – we need to demand it!

You could start small by talking about work and fair pay with your friends and family, or take it up a notch by joining protests and marches in support of equal pay. There are plenty of organisations around Australia speaking out for women's rights (such as the Victorian Women's Trust!). Find one near you and get involved. The more people in the movement, the better the outcome will be for us all.

Find out how you can support organisations like the Victorian Women's Trust: vwt.org.au/trust-friends



Join a union

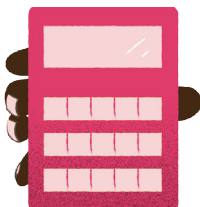
Unions provide professional assistance with your wages and entitlements; unfair treatment and harassment at work; work related injuries or illness; collective bargaining for better pay and conditions; and superannuation support.

The rights we have at work like annual leave, sick pay, reasonable working hours and more have been hard won by generations of Australian workers who have banded together to demand better working conditions.

Every working Australian has the right to join a union. Better yet, your membership fees are tax deductible. Joining a union is one of the best actions you can take to protect not only your rights at work but also the rights of others. If you are able to do so, consider taking your union membership even further by taking on a leadership role.

Remember: when we work together, we get results.

Find out more: actu.org.au



Call out unfair pay

Are you being underpaid? Speak to your union representative to get some solid advice and contact the Fair Work Commission to make a formal complaint. You can also make an anonymous report, if you wish. By calling out wage theft, it's quite likely that your actions will support other workers who are also being treated unfairly. You are entitled to a fair wage, no matter the circumstances.

Find out more: fairwork.gov.au

CONVERSATION STARTERS

1. When you think about your golden years, what image comes to mind? What kind of life do you want to have in retirement?
2. What do you think you need to do to make your vision of retirement attainable?
3. Have you consolidated all of your super?
4. Is your superannuation balance where you would like it to be?
5. What advice would you give to others about managing their super?

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