**ACHIEVING GENDER EQUALITY AND ECONOMIC SECURITY FOR WOMEN**

Australia needs to redouble its efforts to achieve equality at work.

**The Gender Pay Gap**

* The gender pay gap is currently 16.2%. Women earn on average $261.10 less per week than men.
* Men's superannuation balances are on average twice as large as women's.
* Women, particularly single women, are at greater risk of experiencing poverty, housing stress and homelessness.

While there are no easy answers, the recommendations arising from the Senate Inquiry into Economic Security for Women in Retirement provide a clear path forward.

Equal Pay Day falls on **8 September** this year, marking the additional time from the end of the previous financial year that women must work to earn the same as men. This year, the working women of Australia and their Unions demand action.

We call on all members of parliament to take steps to implement the following measures as a matter of urgency.

**Close the gender pay gap**

* Review the effectiveness of Equal Remuneration Orders and consider alternative mechanisms to address the undervaluing of women's work (Recommendation 1)
* Support the Workplace Gender Equality Agency and ensure that it is adequately resourced. (Recommendation 2 )

**End discrimination against women**

* Amend the *Sex Discrimination Act 1984* to extend the discrimination ground of 'family responsibilities' to include indirect discrimination;
* Include a positive duty on employers to reasonably accommodate the needs of workers who are pregnant and/or have family responsibilities; and
* Introduce measures to address age discrimination experienced by older Australians, particularly women

(Recommendation 3)

**Provide support for working mothers and carers**

* Provide 26 weeks paid parental leave and ensure that superannuation is paid on the Commonwealth Scheme. (Recommendation 6 and 9)
* Strengthen the 'right to request' flexible work arrangements by removing the requirement for 12 months service, requiring employers to reasonably accommodate a request and establishing an appeals process (Recommendation 4)
* Review effective marginal tax rates for second-earners (Recommendation 5)
* Examine mechanisms for improving the retirement incomes of carers (Recommendation 9)

**Remove structural inequalities in the superannuation system**

* Retarget superannuation tax concessions to ensure that they are more equitably distributed (Recommendation 11)
* Ensure that concessional superannuation contributions of lower income earners are not taxed at a higher rate than their ordinary income, and retain the Low Income Superannuation Contribution (Recommendation 12)
* Fast-track the increase in the Superannuation Guarantee rate (Recommendation 13)
* Remove the exemption for superannuation payments for employees earning less than $450 per month. (Recommendation 14)
* Set a superannuation objective that supports the continuation of a strong three pillar retirement income system and includes specific reference to women's incomes(Recommendation 10)
* Amend the *Sex Discrimination Act 1984* to ensure companies are permitted to make higher superannuation payments for their female employees (Recommendation 16)

**Improve the aged pension**

* Abandon the proposed increase in the Age Pension retirement age and maintain the current method of indexation and benchmarking (Recommendation 17)
* Investigate the interaction between means testing of the Age Pension and mature age workforce participation(Recommendation 7)

**Address the crisis in housing affordability**

* Urgently review the adequacy of Commonwealth Rent Assistance **(**Recommendation 18)
* Redesign aged care policies to take into account the difficulties confronting older Australians in the rental market (Recommendation 19)

**Apply a gender lens**

* Ensure that any changes to the retirement income system are measured against the guiding principle of dignity in retirement (Recommendation 8)
* Ensure that all government policy analysis in relation to retirement incomes compares the impact on men and women (Recommendation 15)

**Prepared by**: The Australian Council for Trade Unions

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