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Women's work
The impact of the COVID crisis on Australian women

Danielle Wood, Kate Griffiths, and Tom Crowley

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Overview

The COVID recession was Australia's deepest since the Great Depression. And while all Australians felt some effects, the economic pain was not shared equally.

This recession hit young people, those in insecure work, and women particularly hard. Indeed, women are recovering from a 'triple-whammy' – they were more likely to lose their jobs, more likely to do a lot more unpaid work, and less likely to get government support.

Women's jobs were hit harder than men's during the COVID lockdowns. At the peak in April, almost 8 per cent of Australian women had lost their jobs, and women's total hours worked were down 12 per cent. The figures for men were 4 per cent and 7 per cent.

Women's employment improved as the economy re-opened, but many groups have not caught up, and on current forecasts, unemployment will remain too high for too long.

Remote learning and the loss of formal and informal childcare and household support services led to a big rise in unpaid work during the lockdowns. This unpaid work was disproportionately borne by women, and many found it impossible to juggle with their existing paid work commitments.

Mothers in couples, and single parents (80 per cent of whom are women), were more likely to leave the labour force than other groups. Women of childbearing age also gave up study in record numbers. For single parents, paid hours remain substantially below pre-pandemic levels.

The economic effects of time out of the workforce are magnified for women, especially mothers, many of whom are already on a 'stop/start' career path. Six months out of work can add another $100,000 to the $2 million average lifetime earnings gap between men and women.

The Federal Government's recovery package has looked oblivious to these impacts. Despite the very different nature of this recession, stimulus was straight from the playbook of previous downturns. The focus was on personal income tax cuts, investment tax breaks, and a big spend on infrastructure. More direct support flowed to the male-dominated construction and energy sectors than to all other sectors combined. And while some state governments delivered much-needed support for the female-dominated services sectors, it wasn't enough to redress the imbalance.

The Federal Government should build a broader-based recovery. It should target additional stimulus to overlooked sectors, especially hospitality, universities, and tourism, to help bring down unemployment faster and support women's jobs. And it should strengthen supports for people still out of work.

A longer-term focus on the care economy would boost economic growth and improve the living standards of all Australians, while reducing women's economic disadvantage. Making childcare cheaper is the biggest thing the Government can do to support women's employment. Investing in aged care would create jobs for women, and improve living standards for older Australians. Together, these reforms would help Australia to 'build back better' after the COVID crisis.

Recommendations

Short term: invest in services jobs

Governments should ensure additional stimulus benefits services sectors, particularly those still affected by COVID restrictions but with a strong long-term future. The best options include:

- Extending the JobMaker wage subsidy scheme to more employers and job seekers.
- Offering government-issued vouchers or consumption subsidies to boost demand in sectors such as hospitality, tourism, and the arts that are struggling to recover.
- Creating tutoring programs in all states to help disadvantaged students catch up on learning lost during lockdowns.
- Temporarily lifting the cap on the number of domestic student places at universities.
- Providing grants to support in-demand community services.

The Federal Government should urgently increase JobSeeker and Commonwealth Rent Assistance, to support the most vulnerable Australians, including single mothers.

Longer term: build back better

The Federal Government should focus on the care economy, to boost women's employment and economic security. In particular it should:

- Make early childhood education and care cheaper, to support women's workforce participation.
- Reform aged care, to improve the living standards of older Australians.
- Establish an independent inquiry to review Australia's care industries, including worker pay, future workforce needs, and financing models.

State governments should lead the development of training (and re-training) programs to grow Australia's care workforce.

Learn from this recession

Federal and state governments should learn the lessons from this recession. In the recovery phase, and in future downturns, they should ensure stimulus goes well beyond the construction sector and includes temporary expansions of social programs and services.

Governments should make gender analysis part of their budget development processes, to reduce the risk of women being overlooked or suffering unforeseen consequences from policy decisions.

Table of contents

1 A gender lens on the COVID recession

The COVID recession has affected men and women in Australia in different ways, both at work and at home. Women bore the brunt of the upfront job losses, and they also shouldered more of the unpaid work burden at home.

This is the worst recession in living memory for working women, largely because of the unique nature of the downturn: pandemic lockdowns hit women especially hard, and although most have returned to work, too many have not.

If Australia's policy response ignores gender and relies too heavily on the economic playbook from recessions past – a playbook designed for a different workforce – it will not only hamper the recovery, but also exacerbate the economic inequalities between women and men which predate the crisis.

This report recommends additions to the recession playbook to ensure the economic recovery delivers for all Australians.

1.1 Why a gender lens?

A gender lens is nothing new or radical. In fact, Australia was a world leader in gender economic analysis when it introduced gender-budgeting in 1984 (although this was discontinued in 2014).[1] The IMF[2] and OECD[3] recommend distributional modelling by gender (as well as other groups as appropriate), and many countries now include this as a standard part of their budget reporting processes.

1. Sharp et al (2020). The National Foundation for Australian Women does an excellent job each year of producing its own gender analysis of the budget, but this is very different to government having the data (and knowing it needs to publish it) when formulating policy.
2. IMF (2018).
3. OECD (2019a).

It should not be surprising that economic policies affect men and women in different ways. Women, on average, spend fewer hours in paid work, earn less per hour, have fewer savings, and work in different industries and roles.[4]

Despite these differences, and the fact that women represent 50.4 per cent of the Australian population,[5] the impact on women is often overlooked by those formulating economic policy. This may reflect blind spots of senior economic policy makers, who are still mostly male,[6] as well as a tendency to revert to historical defaults developed in an era when fewer women participated in the labour force.

Of course, gender is not the only lens that should be considered when determining economic policy. Many other groups were disproportionately affected by the COVID recession – for example, young people suffered a pronounced rise in unemployment and underemployment in 2020.[7] Grattan Institute has published analysis and recommendations on the best ways to respond to the impact of the COVID recession on young people.[8]

4. Australia's workforce is highly segregated by gender, with most industries at least 60 per cent male or female: Office for Women (2020).
5. ABS (2020a).
6. Australia has still never had a female Treasurer or Treasury Secretary, for example.
7. Youth unemployment reached over 16 per cent in mid-2020 and underemployment peaked at 28 per cent for 15-24 year olds. Youth unemployment in January was still about 12 per cent higher than the same time last year: ABS (2020b).
8. See D. Wood et al (2020a), D. Wood and Emslie (2020) and Coates et al (2020a). Grattan has also published on the structural inequalities for young people that predated the crisis: D. Wood et al (2019).

1.2 This recession was different

Australia has suffered a major economic shock each decade over the past 40 years. But the economic profile of women has changed a lot over that period.

Growth in female labour force participation over many decades means women now make up almost half the workforce – 47 per cent, compared to 36 per cent in 1980.[9]

But although women now work in roughly equal numbers to men, women are over-represented in part-time and casual work,[10] which tends to be more vulnerable in an economic downturn.

This vulnerability was compounded by the unique nature of the COVID recession. Because the recession was triggered by government shutdowns, rather than market-based supply or demand shocks, many of the 'front-line' businesses were in services industries that are major employers of women (Chapter 2).

In addition, schools, and in some cases childcare facilities, closed. The rise in unpaid work as a result was disproportionately borne by mothers, further reducing women's paid work (Chapter 3).

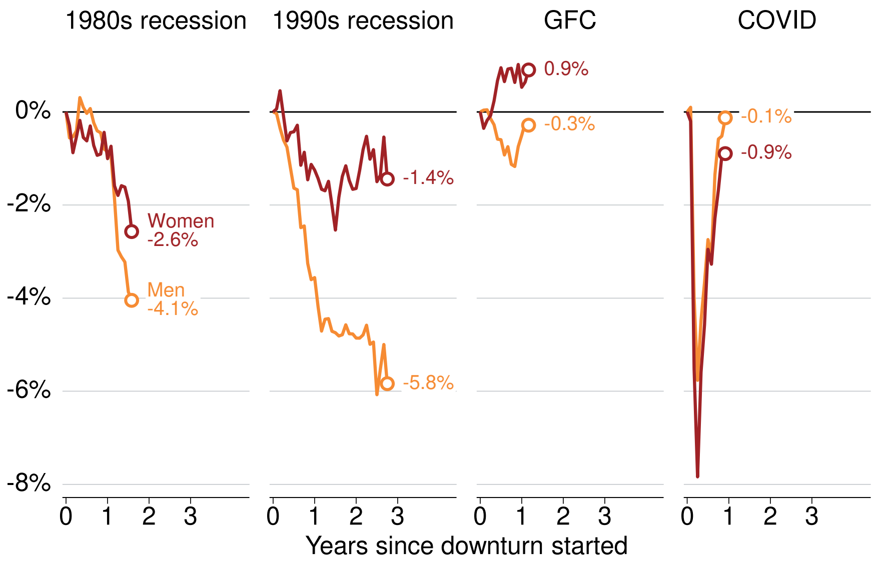
Women's jobs largely recovered as lockdowns ended (Chapter 2), and a year on, job losses for men and women are now roughly the same. But as Figure 1.1 shows, even this is novel. In the 1980s recession, the 1990s recession, and the Global Financial Crisis,[11] male employment was hit much harder.[12]

9. ABS (2020b).
10. DESE (2019); and ABS (2020c).
11. The GFC did not satisfy the commonly-used 'technical definition' of a recession – two quarters of consecutive economic contraction – but there was still a discernible and sustained impact on employment.
12. Borland (2020).

This makes a gendered analysis of this recession important and suggests that dusting off the old playbook for the economic response will fail to account for different circumstances.[13]

Figure 1.1: This is the first recession where female employment has fallen more than male employment

Change in employment between start of downturn and trough



Notes: Start of downturn defined as month in which the total employment-to-population ratio reached its peak; trough is the month in which the ratio reached its lowest point. The COVID recession starts at February 2020.

Sources: ABS (2020b) and Grattan calculations.

13. Ibid.

1.3 The COVID recession will have a long tail for many women

Even though jobs have returned for many women, the last mile of the employment recovery will be hardest. Many women, particularly vulnerable groups, remain out of the workforce, and the longer this continues the more likely long-term 'scarring' becomes (Chapter 4).

The COVID recession dealt a heavier blow to women than men, but women also began the crisis on an uneven footing. The recession came on top of existing economic vulnerabilities for women: women are more likely to be in casual and insecure work, more likely to be employed part-time, and typically earn less per hour. The downturn will widen the lifetime earnings gaps that result from these vulnerabilities, and is expected to further extend the already glacial timeframe for achieving gender equality.[14]

Women's lives have been disproportionately affected in other ways too. Women are more likely to be subjected to domestic abuse,[15] and rates of domestic abuse rose during COVID.[16] Beyond the profound physical and mental toll, domestic abuse can also reduce a victim's capacity to participate in the workforce (indeed, this can be a deliberate tactic of abusers), which in turn affects their ability to escape their abuser.

It is beyond the scope of this report to consider the longer-term implications of a rise in domestic abuse on women's economic opportunities, but it is worth noting here that COVID may cast a shadow beyond the major sources of economic impact that are the focus of this report.

14. Financy (2020).
15. Diemer (2015). See also Hill (2019, pp. 202–212) for a discussion.
16. A survey conducted by the Australian Institute of Criminology in July found that two-thirds of women who reported physical or sexual violence during the pandemic reported that the violence had started or escalated during the pandemic: Boxhall et al (2020). See also Maury et al (2019).

1.4 Structure of this report

This report identifies gaps in the existing response to the COVID recession and proposes policies that will help Australia 'build back better'. It is not about boosting women's jobs *instead of* men's jobs – a good policy response will achieve both.

Reducing overall unemployment as quickly as possible with further stimulus is the best thing that governments can do to support women's opportunities. But additional policy settings are required to support women's paid work, partly because this recession is different to previous ones and partly because of inequalities that existed before COVID.

Chapter 2 examines the impact of the COVID recession on women's jobs.

Chapter 3 explores how the crisis affected women on the home front.

Chapter 4 highlights how the fallout for women at work and at home compounds existing economic disadvantages.

Chapter 5 analyses the responses of the federal and state governments and identifies gaps and missed opportunities for women to contribute more fully to the economic recovery.

Chapter 6 recommends policies to help Australia 'build back better', with a focus on the care economy as one of the biggest economic and social opportunities.

2 The COVID recession hurt women's jobs

More women than men lost jobs and hours during the COVID recession. This is partly because women were more likely to work in the social consumption businesses that were hit hardest by the lockdowns, and partly because women are more likely to be employed in the part-time and casual roles that are the first to go in a downturn.

As large-scale lockdowns ended and people returned to restaurants, hairdressers, and concert venues, many of these jobs came back. But unemployment and underemployment are still too high, and are forecast to remain so for years.

Women are more likely to be employed in the industries that face the longest road to recovery – such as higher education and tourism. Particularly disadvantaged groups such as single parents – most of whom are women – also face a slower recovery.

2.1 Lockdowns particularly hurt women's employment

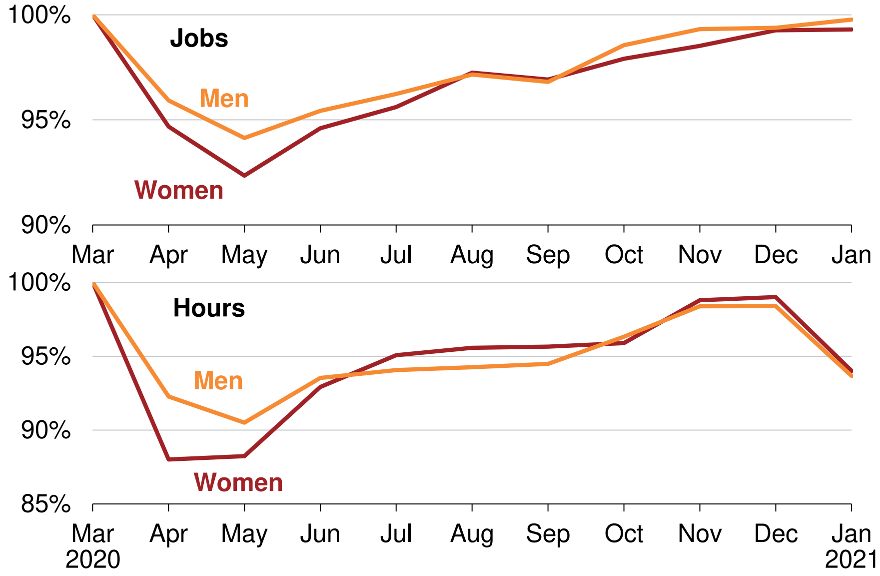
Government-mandated lockdowns induced a steep fall in jobs and hours across the economy. The Australian Bureau of Statistics estimates that about 750,000 people who had jobs in mid-March had lost them by mid-April, and a further 1 million had kept their jobs but were working reduced hours.[17]

Women were more likely than men to lose jobs and hours during the lockdowns (Figure 2.1). This was because women were more likely to:

- work in the hardest-hit industries;
- work in the hardest-hit occupations;

Figure 2.1: Women lost more jobs and hours than men during the lockdowns

Monthly jobs and hours worked in all jobs, as % of jobs/hours in March 2020



Note: Data are seasonally adjusted.

Source: ABS (2020d).

17. Members of the latter group are likely to have been receiving the Federal Government's JobKeeper payment, which the Reserve Bank estimates kept about 700,000 people in their jobs: Bishop and Day (2020).

- work part-time, and part-timers were more likely to lose jobs; and
- work in a short-term casual job, and so be ineligible for the JobKeeper scheme.

Women were more likely to work in the hardest-hit industries

Most parts of the Australian economy were affected by the COVID public health response – 72 per cent of businesses surveyed in May reported a hit to revenue.[18] But businesses that rely heavily on face-to-face interactions with customers were hit especially hard. The two hardest-hit industries – Hospitality, and Arts & Recreation – employ a majority of women (Figure 2.2).

Women were more likely to be in the hardest-hit occupations

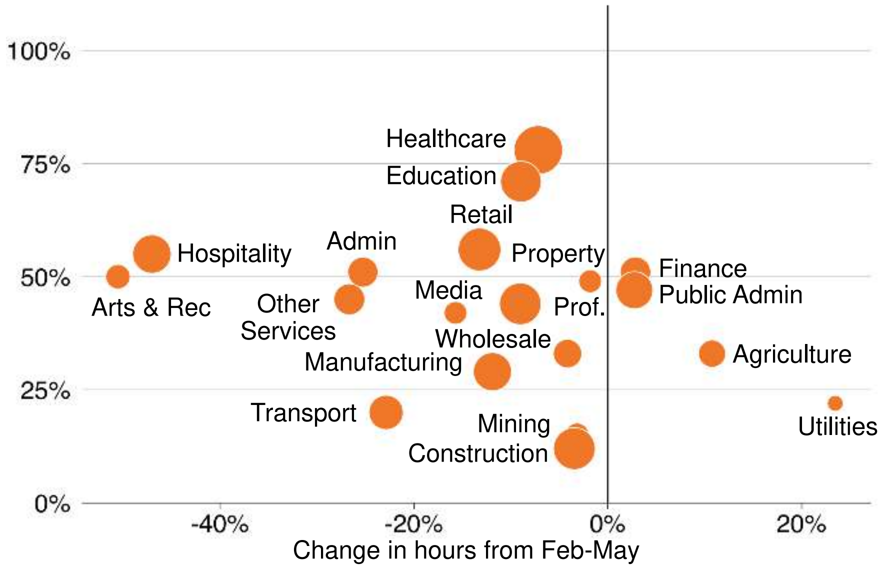
Women also disproportionately worked in the occupations most likely to lose hours (Figure 2.3 on the following page). About two thirds of Hospitality Workers and Sports and Personal Service Workers are women. Both these groups lost more than half of their hours during lockdowns. Other female-dominated occupations, such as health professionals, largely retained their jobs, but carried significant additional workload and personal risk through the crisis.

Women were more likely to be in part-time and insecure work

Part-time workers were more likely to lose hours during the recession than full-time workers (Figure 2.4 on page 12). Most part-time workers in Australia are women, whereas most full-time workers are men.[19]

Figure 2.2: The two worst-affected industries in the first lockdown were majority-female employers

Percentage of women by industry



Notes: The larger the dot, the larger the industry. The ABS does not provide these data seasonally adjusted. 'Prof.' refers to Professional Services.

Source: ABS (2020d).

18. ABS (2020e). The hit to revenue is likely to have been due to a combination of lockdown measures and voluntary social distancing due to health concerns.
19. Women make up 67 per cent of part-time workers, men make up 62 per cent of full-time workers: ABS (2020b).

Women were also more likely to work in casual jobs without paid leave entitlements (26.4 per cent) than men (22.5 per cent). These jobs are generally more 'expendable' and the first to go in economic downturns.[20] Women in casual work also tend to be much younger (most commonly aged 15-34) than men in casual work (most commonly aged 65 or older).[21]

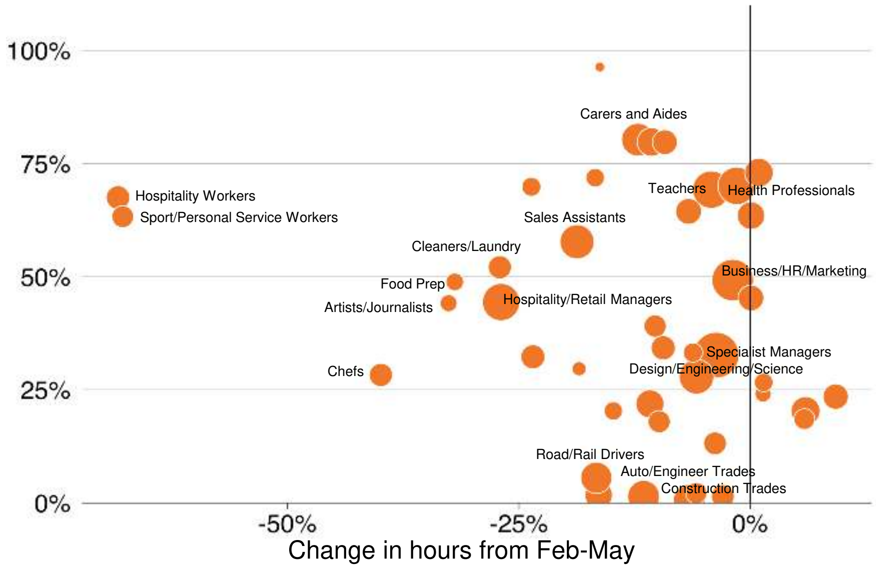
Women were more likely to miss out on government supports

Despite the fact that more women lost jobs during the crisis, most recipients of the Government's JobKeeper wage subsidy were men.[22] Women were more likely to miss out on the JobKeeper payment because casual employees who had been with their employer for less than 12 months were deemed ineligible.

As Figure 2.5 on the following page shows, more women are in this category than men, especially in the hardest-hit industries. In total, 14 per cent of employed women are short-term casuals, compared to 12.5 per cent of employed men. Women were also disproportionately affected by the decision to exclude higher education workers from JobKeeper, because 59 per cent of employees in that sector are women.[23]

Figure 2.3: The worst-affected occupations in the first lockdown were female-dominated

Percentage of women by occupation group



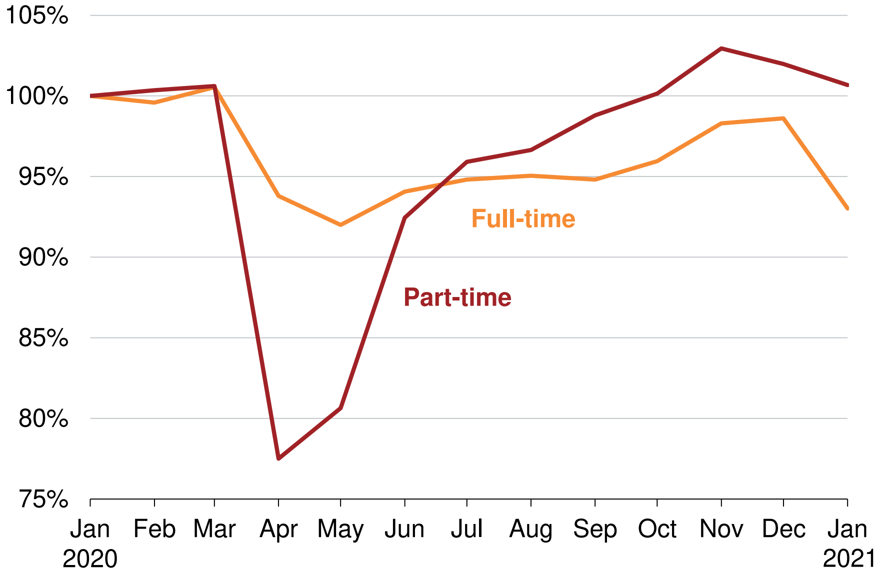
Notes: The larger the dot, the more people employed in the occupation. The ABS does not provide this data seasonally adjusted.

Source: ABS (2020d).

20. ABS (2020f).
21. Ibid.
22. According to the Treasury JobKeeper review, 53 per cent of recipients were men and 47 per cent women: Treasury (2020a). This was before the exclusion of childcare workers in July, which affected largely women. ABS surveys reported more male recipients of JobKeeper than female recipients every month from June 2020 to January 2021: ABS (2021a, Table 13.1). The surveys also reported that, among those who would normally earn more than the JobKeeper payment, men were twice as likely as women to have their payment 'topped up' to their usual pay by their employer: ABS (ibid, Table 12.1).
23. ABS (2020b).

Figure 2.4: Part-time workers were much more vulnerable than full-time workers

Monthly hours worked in full-time and part-time jobs, as % of hours in January 2020

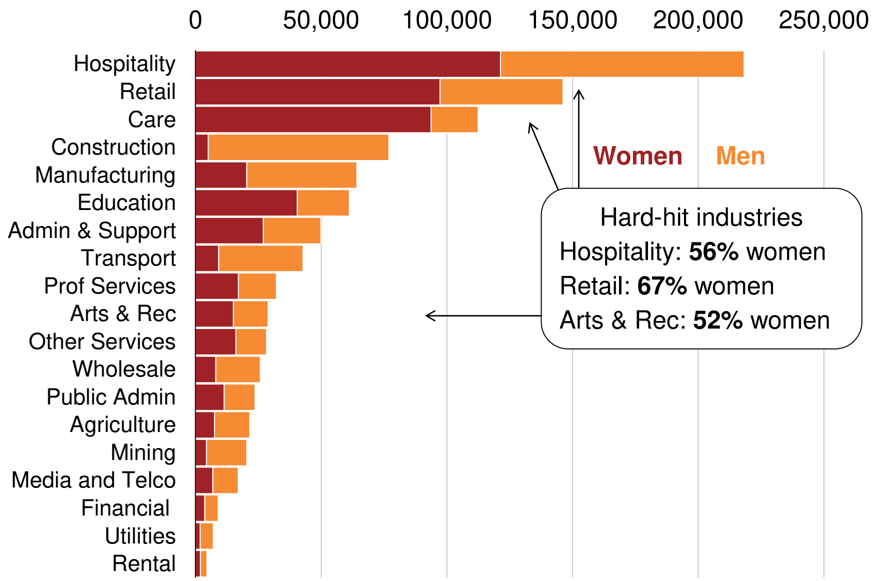


Note: Data are seasonally adjusted.

Source: ABS (2020b).

Figure 2.5: Short-term casuals were excluded from JobKeeper, and in hard-hit industries they are mostly women

Short-term casual employees, August 2019



Notes: 'Casual employees' defined as those not entitled to paid holiday leave. Short-term = with their employer for less than 12 months.

Source: ABS (2019a).

Employees in hard-hit industries who were ineligible for JobKeeper were more likely to lose their jobs.[24] On top of losing their jobs, people in this position also received less financial support because the JobSeeker unemployment payment, although higher than normal, was less generous than JobKeeper.

But among the women who did qualify for JobKeeper, some would have received a pay rise. Under the original scheme, the same rate of $1,500 per fortnight was available to both part-time and full-time workers, which is likely to have benefited more women than men.

2.2 Women's employment improved as lockdowns eased, but remains well below pre-COVID levels

Once large-scale lockdowns ended and businesses re-opened, many people who had lost jobs or hours returned to work. Just as women had been the most likely to lose work during the lockdowns, they were also the most likely to pick it up afterwards.

Figure 2.6 and Figure 2.7 on the next page demonstrate this 'lockdown effect'. In most states, where there was one lengthy lockdown, people-facing industries took a dive in April and then largely recovered through the winter. In Victoria, where there was an even longer second lockdown in winter/spring, these industries took a second dive and only began to recover late in the year.[25]

The employment bounce-back has been faster than expected, but it is still incomplete. In January this year there were still 55,000 fewer women and 9,000 fewer men in jobs than before the crisis.[26] Hours worked in January were still down 5.4 per cent.[27] The hard-hit services industries had recovered somewhat but were still well below their 'normal' level.[28]

2.3 The recession will cause long-term damage

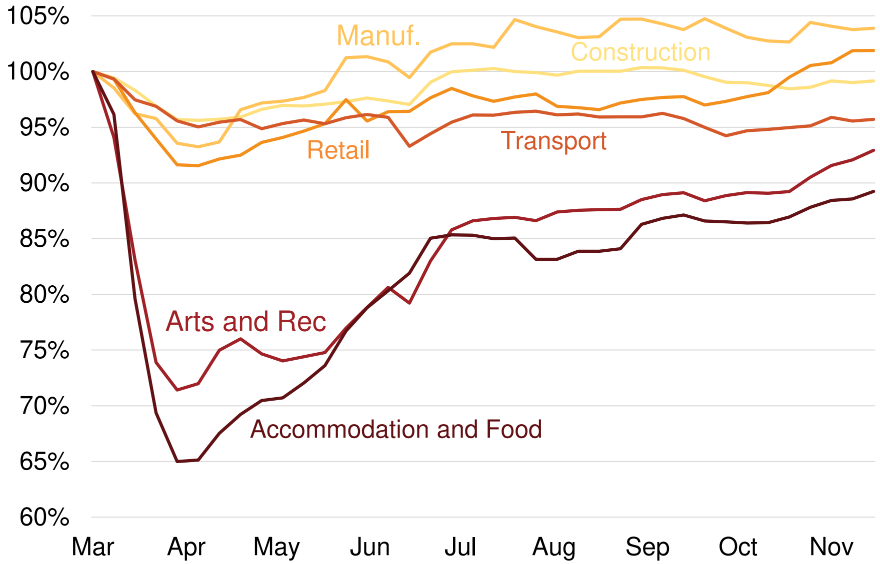
Unemployment and underemployment remain far too high for both women and men. Unemployment is slightly higher for men,[29] and underemployment is substantially higher for women.[30] This is likely to remain true for some time unless there are changes to current policy settings.

The Reserve Bank forecast in February that unemployment will remain above 5 per cent until at least 2023 (Figure 2.8 on page 15).[31] Similarly, Treasury forecasts from December suggest unemployment will remain above 6 per cent in mid-2022 and will still be above pre-COVID levels in mid-2024.[32] These forecasts imply that wages growth will remain weak for at least the next four years.[33]

If Australia experiences another significant outbreak of the virus and a subsequent shutdown, it is likely women would again be disproportionately hit by the contraction in paid jobs and work hours.

24. Treasury (2020a).
25. See also Carson (2020).
26. Compared to February 2020, seasonally-adjusted: ABS (2020b). The comparison to before the crisis does not account for the natural employment growth that would have occurred without the crisis.
27. Hours worked were down 5.5 per cent for men and 5.3 per cent for women compared to February 2020, seasonally-adjusted: ABS (ibid).
28. ABS (2021b, Table 4).
29. Unemployment in January was 6.5 per cent for men and 6.2 per cent for women: ABS (2020b), seasonally-adjusted.
30. Underemployment in January was 9.5 per cent for women and 6.9 per cent for men: ABS (ibid), seasonally-adjusted.
31. RBA (2021); and Lowe (2021a).
32. Commonwealth of Australia (2020).
33. Lowe (2021a).

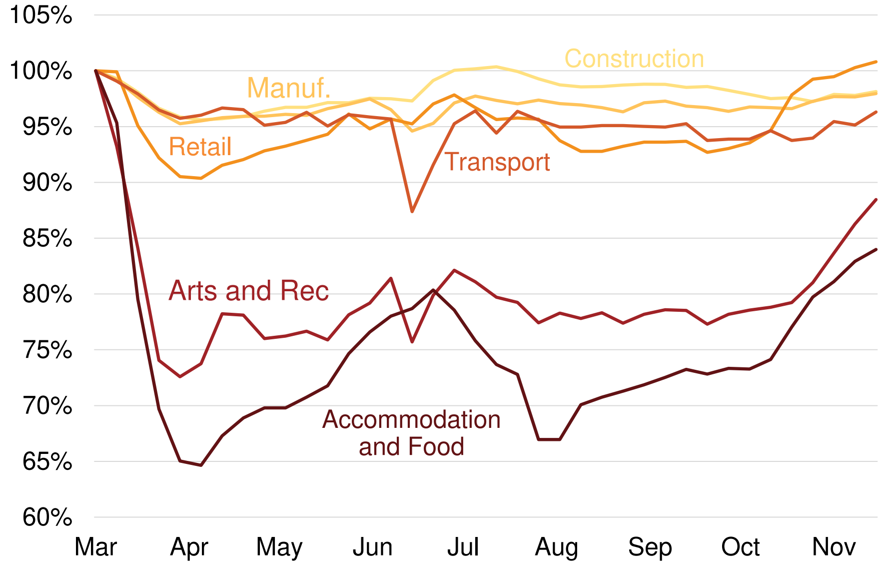
Figure 2.6: Hospitality and the arts bounced back somewhat after the first round of lockdowns. . .
Weekly Payroll Jobs, Australia, Mar-Nov 2020, as % of jobs on 14 March



Note: ABS Weekly Payroll data are not seasonally adjusted, so the most recent months of data have not been included.

Source: ABS (2021b).

Figure 2.7: . . . except in Victoria, where there was a second lockdown
Weekly Payroll Jobs, Victoria, Mar-Nov 2020, as % of jobs on 14 March



Note: ABS Weekly Payroll data are not seasonally adjusted, so the most recent months of data have not been included.

Source: ABS (ibid).

Most of the industries likely to recover slowly employ more women

Even if there is no significant new outbreak, industries affected by ongoing 'COVID-normal' restrictions are still likely to take longer to 'bounce back' than others.

Industries that rely on international travel and migration – especially higher education, tourism, and aviation – are likely to remain depressed because Australia's borders are expected to stay closed or restricted for at least a year, and likely more.[34] Two of these three industries – higher education and tourism – employ a majority of women.[35]

Even if border restrictions are relaxed after a significant proportion of the population has been vaccinated, demand for long-haul travel may remain depressed.[36]

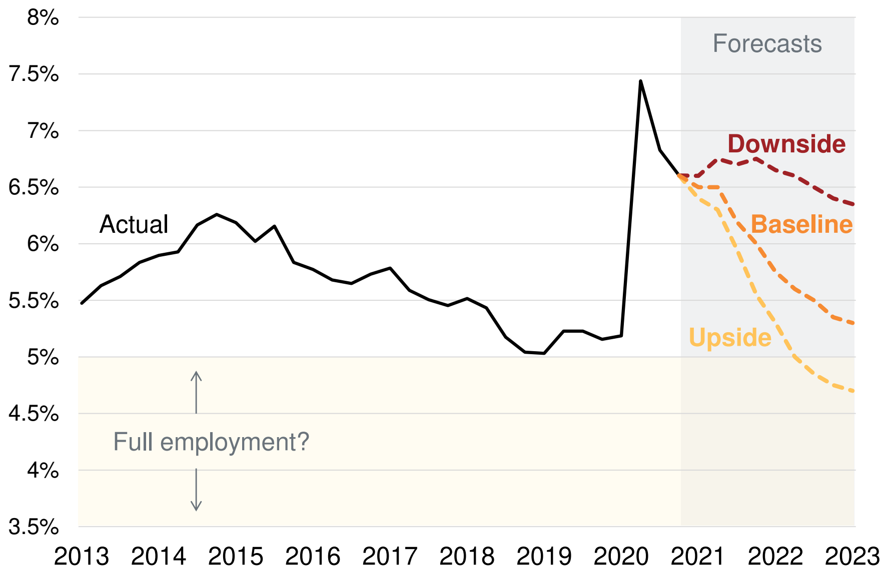
Businesses subject to continuing social distancing or other restrictions – including the majority-female hospitality and tourism industries – will also take longer to recover.

The recession could also have a long tail for industries that are more sensitive to business cycles, such as construction and manufacturing, both of which are male-dominated.

However, a buoyant housing market and substantial government support for construction (Chapter 5) may partly or fully alleviate these effects. So far, there is little evidence of weak demand for construction – dwelling approvals in December 2020 were the highest since March 2018, and non-residential building approvals were at a similar level to the previous December.

Figure 2.8: Unemployment is expected to remain above pre-COVID levels for several years

Unemployment rate



Notes: Forecasts are for quarter averages. Actual data is seasonally adjusted. The RBA does not disaggregate unemployment projections by gender.

Sources: Actual: ABS (2020b). Forecasts: RBA (2021).

34. Centre for Population (2020).
35. Tertiary education employs 59 per cent women, tourism 53 per cent, and aviation 35 per cent: ABS (2020d).
36. RBA (2021).

Disadvantaged groups such as single parents are recovering more slowly

The recession has magnified existing labour market disadvantage. Groups that often struggle in the labour market – such as young people and those with lower levels of education – have not bounced back as quickly on average as others. Employment levels for young women (aged 15-24) remain 5.4 per cent below pre-crisis levels (the figure for young men is 3.9 per cent).[37]

Another notable example is single parents, the vast majority of whom are women.

Many single parents held casual positions in retail and hospitality before the crisis, so were among the first to lose their jobs.[38] Only 13 per cent of single mothers received JobKeeper.[39] In December 2020, long after lockdowns had ended, employment for single parents was still 5 per cent below its pre-crisis level (Figure 2.9).

Single parents were also more likely than parents in couples to drop out of the workforce during the crisis, probably because of caring responsibilities (see Chapter 3).

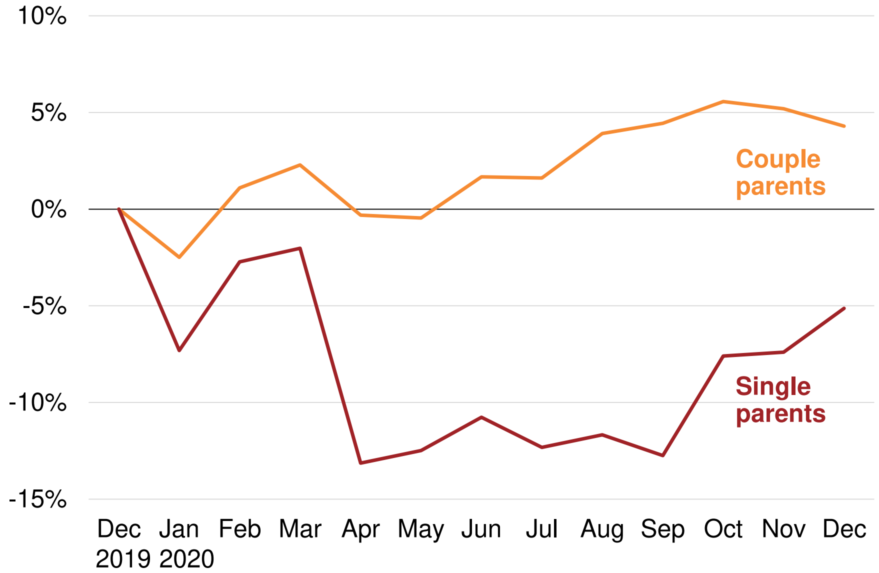
Jobs for university-educated women are also well down

One unexpected group that is doing less well in the employment recovery is university-educated women (Figure 2.10).

In November 2020, the latest month for which this data is available, there were 40,000 fewer employed women with Bachelor degrees or

Figure 2.9: Recovery has been much slower for single parents than parents in couples

Change in total jobs since December 2019



Notes: Data are not seasonally adjusted.

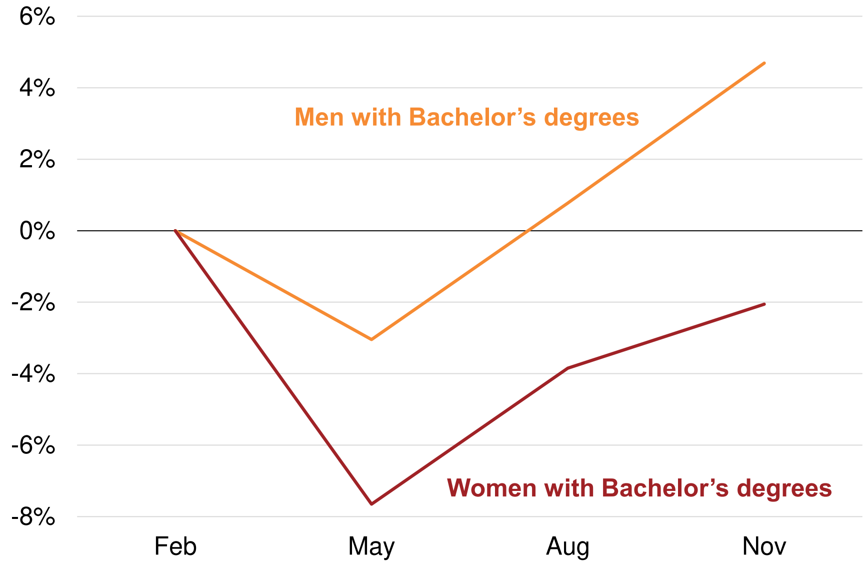
Source: ABS (2020b).

37. ABS (2020b).
38. Wilkins et al (2020, p. 86); and ABS (2019a).
39. By contrast 18 per cent of partnered mothers and 33 per cent of partnered fathers surveyed received JobKeeper: Kalb et al (2020).

above than in February 2020, whereas there were more men with those qualifications employed in November than in February.[40]

This may in part be because mothers left the workforce to manage caring responsibilities (Chapter 3), which raises further concerns about the long-term effects of the COVID recession on women's earnings and economic security (Chapter 4).

Figure 2.10: Jobs for university-educated women are also well down
Change in jobs compared to February 2020



Note: Data are not seasonally adjusted.

Source: ABS (2020d, Table 24b).

40. ABS (2020d, Table 24b).

3 Women took on more unpaid work during the crisis

Women's unpaid workload increased during the pandemic. Pre-pandemic, women already did the lion's share of unpaid work, including housework and caring responsibilities. But the unpaid workload grew substantially during the crisis as many worked from home and children learned from home. While everyone did more, women, and especially mothers and carers, took on more of the extra load.

More unpaid work means less time for employment and education. Many women reduced their paid hours, left the workforce altogether, or stopped studying.

These 'choices', made because of short-term need, will have long-term ramifications for women's careers and economic security.

3.1 The unpaid workload grew during the crisis, especially for women

The unpaid workload of household chores and caring responsibilities increased dramatically during the pandemic.[41] Australians were asked to stay home as much as possible, and even when schools and childcare centres remained open, many parents kept their children home to minimise the health risks.[42]

As a result, unpaid work increased for both women and men[43] – but especially for women, with women doing an extra hour each day more than men, on top of their existing load (Figure 3.1).[44] An ABS survey in June/July 2020 found that women were twice as likely as men to report that they did most of the unpaid domestic work (80 per cent compared to 39 per cent) and more than three times as likely to report that they did most of the unpaid caring responsibilities (38 per cent compared to 11 per cent) in their household.[45]

Most families (64 per cent) used parent-only care during the initial lockdown,[46] and the primary carer both before and during the crisis was predominantly the mother.[47] More mothers (68 per cent) than fathers (61 per cent) reported spending more time helping their children with learning and schoolwork during this time.[48]

Similar changes in unpaid work have been recorded in the US, UK, and Germany during the pandemic, with both women and men spending more time on childcare and remote schooling during the crisis, but with a much larger increase for women.[49]

The gender gap in unpaid and paid work was already bigger pre-COVID in Australia than in the UK, US, Canada, and New Zealand.[50] Despite strong increases in female workforce participation in recent decades, Australian women still do about two hours more unpaid work each day on average than Australian men. Conversely, men

41. Unpaid volunteer work is not considered in this report.
42. In NSW in September, about 20 per cent of households with children attending school or care kept their children home due to COVID-19: ABS (2020g).
43. Ruppanner et al (2021).
44. Women performed 56 per cent of the extra work on average: Figure 3.1.
45. ABS (2020h). In December, women were still doing much more unpaid work, with about 27 per cent of women doing more than 20 hours a week of unpaid childcare compared to 13 per cent of men. Women were also more likely than men to spend at least an hour a day on shopping, cooking, and other housework: ABS (2021c).
46. Compared to 30 per cent pre-COVID.
47. Hand et al (2020). Survey conducted 1 May to 9 June 2020; 7,306 respondents.
48. Ibid.
49. This finding held even after taking account of working from home and other job characteristics: Adams-Prassl et al (2020) and Alon et al (2020).
50. D. Wood et al (2020c, Figure 4.2).

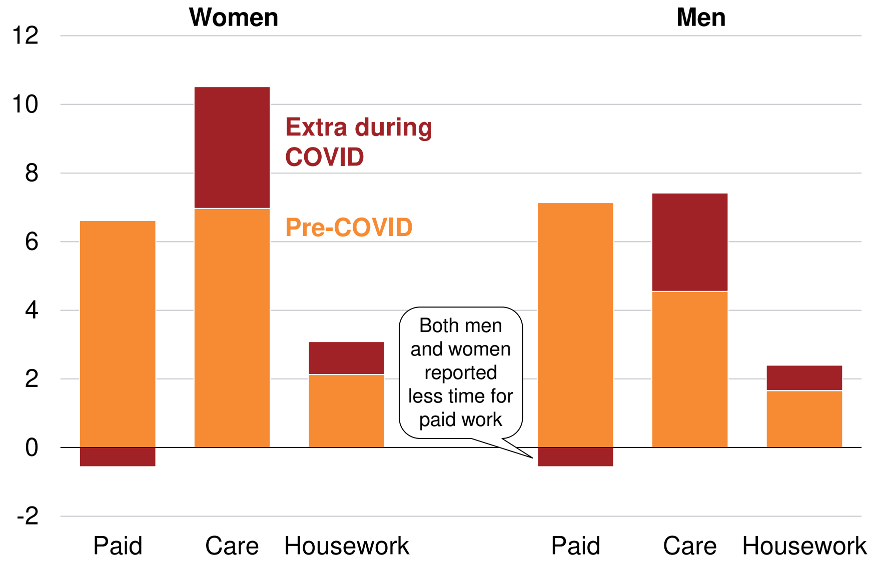
typically do about two hours more paid work each day than women.[51] Women were typically less satisfied with this division.[52]

During COVID, dissatisfaction with this time split increased markedly for both men and women. The number of mothers 'extremely dissatisfied' with their time split between paid and unpaid work quadrupled to almost a quarter of all mothers surveyed (Figure 3.2).[53] In dual-income heterosexual couples, women were also more dissatisfied with the sharing of unpaid work between the couple during COVID.[54]

Women generally reported more health stress and personal stress during the lockdowns than men.[55] But employed fathers with young children – previously the least stressed group – also reported a large increase in mental distress, perhaps because many of them had not previously grappled so fully with competing priorities of work and care.[56] Diminished wellbeing makes it harder for people to engage with education and employment.

Figure 3.1: The unpaid workload increased dramatically for both women and men during the pandemic – but especially for women

Average number of hours per day



Note: Hours do not necessarily tally because some care occurs in parallel to other activities.

Source: Grattan analysis of Craig and Churchill (2020).

51. In total, Australian women do slightly more paid plus unpaid work on average than Australian men: OECD (2018a).
52. D. Wood et al (2020c, Figure 4.3).
53. The survey focused on dual-earner parent couples: Craig and Churchill (2020).
54. The rate of extreme dissatisfaction among women increased from 9 per cent pre-COVID to 19 per cent during the first lockdown. The male equivalent rate increased from 0 to 1 per cent: Craig and Churchill (ibid).
55. An ABS survey in October found that 60 per cent of Victorian women suffered one or more personal stressors (loneliness, relationship difficulties, or problems managing health concerns) compared with 38 per cent of Victorian men. For the rest of Australia, where restrictions had eased, stress rates were similar between women and men: ABS (2020i). Women also reported more personal stress than men in the April/May survey: ABS (2020j). Women were also more likely to have used a mental health service or other support service during the first few months of the pandemic: ABS (2020h).
56. Broadway et al (2020a); see also Ruppanner et al (2021).

3.2 Many women reduced their paid work, especially mothers

Many women lost their jobs, or lost hours, early in the crisis. These losses are mostly explained by the industries affected by lockdowns, and by the more vulnerable types of jobs (casual and part-time, see Chapter 2).

But some women would have reduced their hours or quit their job by 'choice' during the lockdowns, to care for family members.[57] Some men no doubt also had to make these choices, but caring responsibilities typically fall to women.

Internationally, surveys show that mothers disproportionately sacrificed paid work to accommodate the rise in unpaid work (Box 1).

In Australia, almost 400,000 fewer women were in the labour force – that is, either working or actively looking for work – in May compared to February.[58] This was greater than the number of men leaving, despite the greater number of men in the labour force overall.

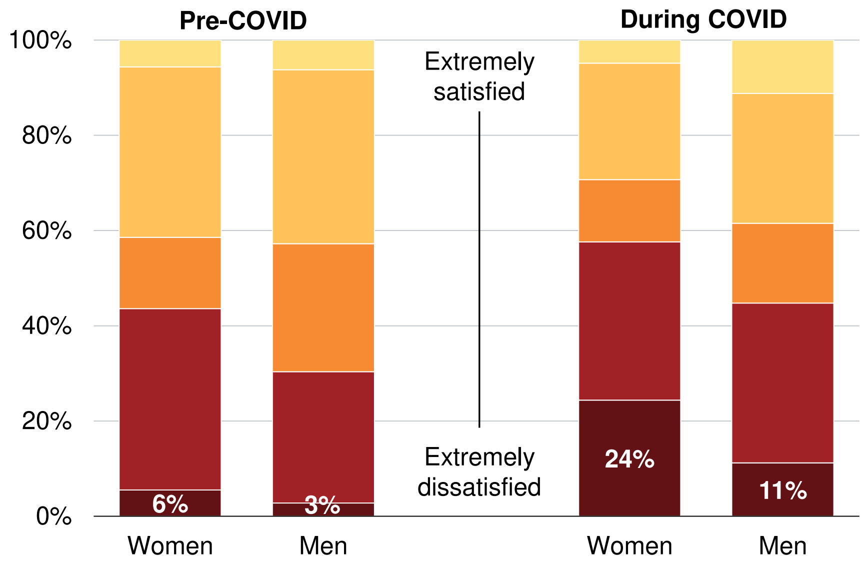
Declines in labour force participation were particularly pronounced among older (65+) and younger (18-24) people, but women of typical child-bearing ages (25-34) were the next most likely group to leave the labour force.[59] The decline in workforce participation was pronounced for parents, especially mothers (Figure 3.3).

While workforce participation has now largely recovered for parents, working hours are still well down for single parents (Figure 3.4). Many women who have returned to work have only returned part-time (Section 2.1), and the interruption to their careers may have longer-term consequences (Chapter 4).

57. These 'choices' are not always made by the woman; she may not have had a say.
58. ABS (2020b).
59. Ibid.

Figure 3.2: Women were much less satisfied with their time split between paid and unpaid work during COVID

Subjective satisfaction in division of time between paid and unpaid work

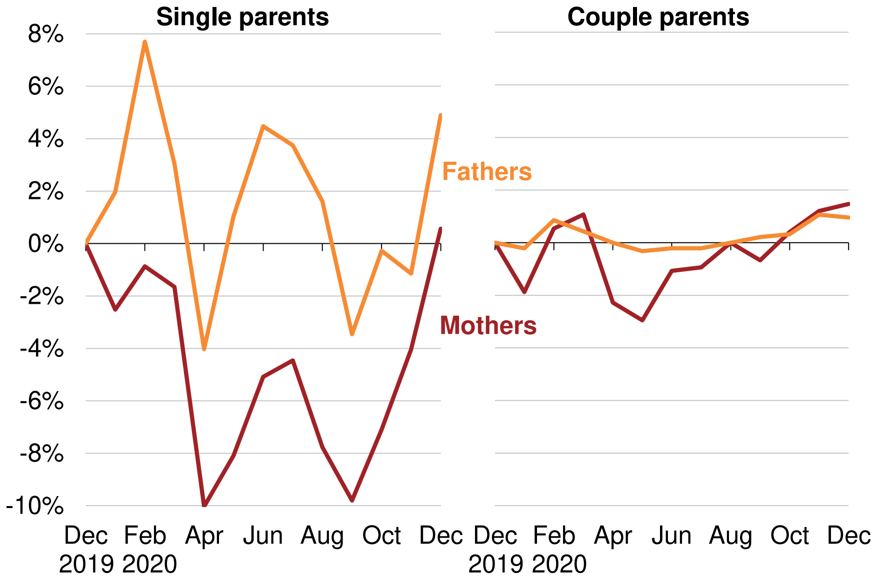


Note: The study sample was employed and partnered men and women with children under 17.

Source: Grattan analysis of Craig and Churchill (2020).

Figure 3.3: The workforce participation of mothers and single parents dropped during lockdown

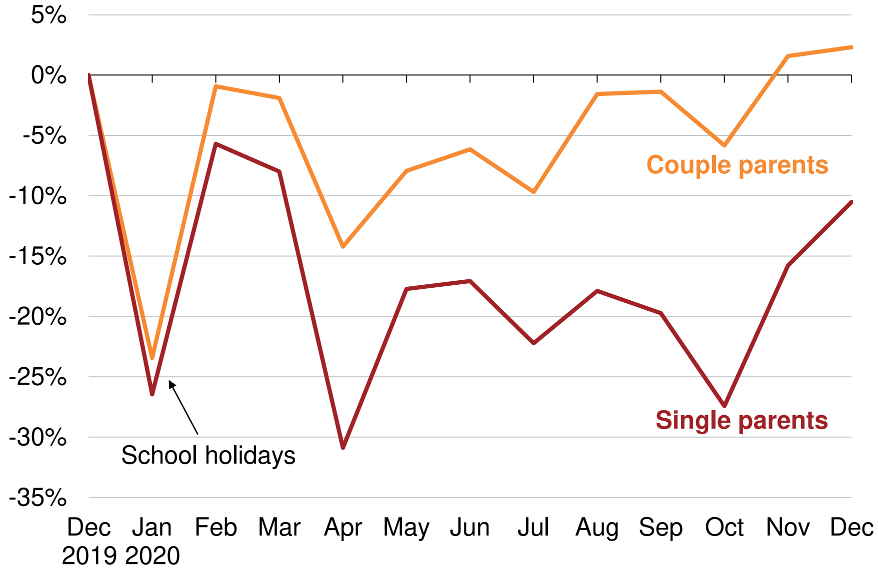
Change in participation rate since December 2019 for parents with children under 15



Source: ABS (2020b).

Figure 3.4: Parents' hours dropped at the height of the lockdown, and single parents' hours are still well down

Change in hours worked (all jobs) since December 2019 for parents with children under 15



Notes: The ABS does not seasonally-adjust these data, so they are shown in comparison to one year earlier. Data not available by gender or family status.

Source: ABS (ibid).

Single mothers reduced their paid work more than others

The challenge of absorbing the increased care load with work was even more acute for Australia's 1 million single parents (80 per cent of whom are women).

Workforce participation rates for single mothers were 10 per cent lower at the peak of the lockdown – a much more significant drop than for other parents – and have taken longer to recover (Figure 3.3).

Figure 3.4 shows that single parents' hours worked were still down 10 per cent in December, even after a pre-Christmas boost.

The persistent loss of paid work suggests access to formal and informal childcare remains a barrier for single mothers. This is particularly concerning because single parents were already the group with the highest poverty rates pre-COVID.[60]

3.3 Many women dropped out of study too

COVID didn't just affect women's work decisions, it also affected their study decisions.

The biggest fall in higher education enrolments in more than 15 years occurred in May 2020, at the height of the first lockdown.[61] The biggest drops were for international students (blocked by border closures) and for women over 25. More than 40,000 fewer Australian women aged 25-44 were enrolled in study in May 2020 compared to May 2019 – almost half the total drop in international student enrolments.

60. Wilkins et al (2020). Median income and wealth for single-parent families has actually *declined* in recent years, and the poverty rate for such families rose from 15 per cent in 2016 to 25 per cent in 2018. Almost 40 per cent of children raised in sole-parent families live in poverty (three times the rate of couple families): National Council of Single Mothers and their Children (2019).
61. Churchill (2020).

Box 1: All over the world, women left the workforce to care

In the US, between February and April 2020, mothers with young children reduced their work hours by four-to-five times more than fathers with young children (increasing the gender gap in work hours by 20-to-50 per cent).[a] A survey in August found that many US women were still contemplating leaving work: 23 per cent of women with children under 10 were considering leaving the labour force because of COVID, and another 17 per cent were considering reducing their hours or otherwise 'downsizing their career'.[b]

In the UK, women on average spent 15 more hours per week on childcare and housework than men during lockdowns. Twenty per cent of UK mothers reduced their paid work hours to care; twice the rate of fathers.[c]

A recent study of mobility patterns in Italy, Portugal, and Spain showed that lockdowns disproportionately reduced the mobility of women and young people, particularly where there were school closures.[d]

In South Africa, twice as many women as men found having to care for children hampered their ability to work, to work the same hours as before lockdown, and to search for work.[e] Similar patterns have been reported in many other countries.[f]

a. Collins et al (2021).
b. These rates were much higher than for fathers or women without children: McKinsey & Company (2020).
c. Xue and McMunn (2020).
d. Caselli et al (2021).
e. Casale and Shepherd (2020).
f. e.g. Czymara et al (2020), Fodor et al (2020) and Qian and Fuller (2020).

Enrolments for Australian men grew by about 35,000 over the same period.[62]

This suggests that caring responsibilities during the lockdown affected women's education opportunities as well as their paid work.[63]

Delaying or dropping study is likely to hurt women's future work and earnings, especially given that the 'graduate premium' remains significant.[64]

62. Grattan analysis of ABS (2019b) and ABS (2020k). Figures refer to Australian citizens; there was also a large drop in international student enrolments.
63. Churchill (2020).
64. More education typically means greater earnings later (the 'graduate premium'): Norton et al (2018).

4 The COVID recession will compound existing economic disadvantage for women

Though the most acute impacts of the COVID lockdowns on women at work and at home have eased, the crisis will still compound women's economic disadvantage.

The 'scarring' impacts that result from stints of unemployment or underemployment will be compounded for women because women already have stop-start careers and there is already a big earnings gap between Australian men and women.

There is one silver lining though: the normalisation of flexible and remote work during the crisis could be a game-changer for women juggling work and care. If businesses support these working arrangements long-term, it could help to reduce the gap in unpaid work between women and men.

4.1 Women earned less and were more economically insecure pre-COVID

Before COVID, there was already a very substantial lifetime earnings gap between Australian men and women.

Lower earnings per hour worked – 'the gender wage gap' (Box 2) – and very different patterns of paid work through life for women, particularly for mothers, contribute to the earnings gap.

Australian women tend to take the vast majority of parental leave to care for young children, and are more likely to work part-time than women in other developed countries. Indeed, Australia has the fourth-highest rate of part-time work among women in the 36 OECD countries.[65] These work patterns persist into older age: women who have given birth at some point in their life are less likely to work full-time in their 50s and 60s than women who have never given birth.[66]

Pre-COVID, Grattan Institute estimated that if working patterns by age and gender continued, the average 25-year-old woman today who becomes a mother could expect to earn $2 million less over her lifetime than an average 25-year-old man who becomes a father. Without children, there was still a gap, albeit much smaller at about $300,000.[67]

The gap in earnings reduces women's economic security. Women are more likely to live in poverty than men and tend to stay in poverty for longer.[68] Rates of poverty for older women have risen recently.[69]

Women are especially financially vulnerable if they end up raising children on their own. Single parents are among the most economically vulnerable[70] and faced the greatest financial stress during the COVID crisis.[71]

Lower earnings can also reduce women's financial independence and their capacity to leave dysfunctional or abusive relationships.

4.2 The COVID recession will compound these economic challenges for women

For many women who lost jobs or hours during the COVID recession – whether because of economic circumstances or to manage the rise in unpaid work – 2020 will be another interruption in a 'stop/start' career.

65. OECD (2019b).

66. D. Wood et al (2020c). The gender gap in earnings is particularly large during child-bearing years, but persists well beyond: Treasury (2020b).
67. D. Wood et al (2020c, Figure 1.6).
68. Wilkins et al (2020, p. 44).
69. Ibid (Figure 3.6, p. 39).
70. Ibid.
71. Kalb et al (2020). See also Section 2.3.

Being out of work has an obvious immediate effect on earnings, but it can also have a longer-term effect. And this is true for those who put their career ambitions or study on hold to juggle caring responsibilities during COVID.

The 'scars' of unemployment may be bigger for women

Unemployment reduces earnings in the short run, but it can also have long-lasting effects.

Research suggests career interruptions because of unemployment or to care for family reduce future wages, while other breaks (such as for education or self-employment) have little effect.[72]

Economists refer to the longer-term economic effects of unemployment as 'scarring'. If someone is out of the workforce for an extended period their skills erode, their experience becomes less relevant, they lose touch with professional networks, and they become less attractive to employers. They also miss out on wage progression for a period.

The long-term 'scarring effects' of job loss tend to have a bigger effect on women because they interact with other labour market disadvantages, reducing women's capacity to 'catch up' (Box 3).

Stepping back from work or study has long-term effects too

Even for women who didn't lose jobs or hours, decisions to 'lean out' at work because of a rising care burden can also have longer-term consequences for career progression.[73] A third of Australian women surveyed in November considered 2020 to have been a 'lost year' for their careers.[74]

72. Theunissen et al (2011); and Evertsson et al (2016).
73. Craig (2020); McKinsey & Company (2020); and Women's Agenda (2020).
74. 35 per cent; Survey of 751 Australian women in November 2020: Women's Agenda (2020).

Box 2: The gender wage gap in Australia

The gender wage gap in Australia today is 14 per cent. This means the average woman's full-time earnings are 86 per cent of the average man's.[a] Progress on closing the gender wage gap has been slow in recent decades;[b] in 2000 the gap was about 16 per cent.[c]

KPMG estimates 39 per cent of the gap is because of caring responsibilities, including career interruptions, part-time employment, and unpaid care.[d] Another 18 per cent reflects differences in pay for male- and female-dominated occupations and the undervaluing of traditionally 'female' jobs.[e] Age and tenure collectively contribute a small amount (4 per cent). The remaining 39 per cent is unexplained and this portion is attributed to gender bias – either explicit or implicit discrimination.[f]

The story is similar in the US and Europe.[g] Goldin (2014) argues that the remaining pay gap can be largely attributed to the fact that some occupations still place a disproportionately higher value on fixed hours, long hours, and no time out.[h]

a. ABS (2020f).
b. ABS (2020f); WGEA (2020a); and Duke (2020).
c. WGEA (2020a).
d. KPMG (2019). Panigrahi (2017) estimates that 44 per cent of the lifetime earnings gap for women in Australia is explained by children, mainly as a result of reduced labour force participation and hours worked.
e. This includes occupation, industry, and sector segregation: KPMG (2019). See also WGEA (2020a) and WGEA (2020b).
f. KPMG (2019).
g. Goldin (2014); and Boll et al (2017).
h. Goldin (2014).

Similarly, the many women over 25 who dropped out of study or delayed enrolment (Chapter 3) may have changed their career track and will miss out on the additional earnings that come with further education.

The lifetime earnings gap will get wider

Given these impacts, it is not surprising that modelling shows the gender wage gap will be larger for an extended period after the COVID recession.[75]

Even a short period of unemployment can have a big impact. If a typical young woman lost income for just six months during the COVID recession, this could translate to losing more than $100,000 in earnings over her lifetime,[76] a 6 per cent increase on the already substantial earnings gap.

Progress towards closing the gender gap in retirement incomes could slow due to COVID

As well as widening the gender gap in lifetime earnings, the COVID crisis could widen the gender gap in retirement incomes.

Women in Australia retire with about 20 per cent less superannuation than men on average,[77] and reductions in lifetime earnings for women

75. Alon et al (2020).
76. In this scenario, a 25-year-old woman on median income loses six months of income during the pandemic. She then finds lower-paying work, before returning three years later to the same level she was at before the pandemic: Grattan analysis. A recent Treasury study found that it takes about five years to halve the initial hit to earnings for young women entering the workforce during a period of high unemployment, and their annual earnings are typically still lower than they would have been otherwise 10 years on: Andrews et al (2020).
77. Primarily because of lower lifetime incomes: Treasury (2020b, p. 267). Also because superannuation tax breaks favour higher-income earners, who tend to be men: Daley et al (2015).

Box 3: Women are slower to 'catch up' on lost pay rises

Treasury analysis of the Australian labour market from 1991 to 2017 found that graduating into a weak local labour market can have persistent effects on earnings, particularly for younger people, women, and graduates with lower earning capacity.

Lower wages were evident for women even after 10 years. The authors suggest this could be because women switch jobs less frequently than men.[a]

Caring responsibilities are one reason women are less likely to switch jobs. Women with young children are more likely to change jobs or leave the labour market for family reasons, but are less likely to be able to voluntarily change jobs for wage gains.[b] Tenure is important for access to paid maternity leave in many jobs. In addition, women who already have children are often more limited in their work options in terms of location (the so called 'spatial leash')[c] and in the nature of the role they will accept.[d]

a. Andrews et al (2020).
b. Looze (2014).
c. Pocock et al (2012); SGS Economics & Planning (2019); and Barbanchon et al (2021).
d. Mothers typically seek job flexibility: about 80 per cent of mothers with a child under two who have returned to work use some form of flexible working arrangement to manage caring responsibilities, compared to 28 per cent of fathers and partners: ABS (2018, Tables 15 and 24).

will widen this gap. However, the means-tested Age Pension partially compensates, with women's overall retirement income about 10 per cent lower than men on average.[78] The gender gap in retirement incomes is expected to reduce in future, but still persist.[79]

Many commentators have raised concerns that the Government's early release super scheme – which allowed people hit hard by the COVID crisis to withdraw up to $20,000 from their super[80] – will widen the gender gap in retirement incomes.[81]

Yet the full impact of the scheme is unclear. Men had a higher take-up than women across all age cohorts.[82] And men withdrew more from their super in dollar terms than women through the scheme. But women withdrew a higher *proportion* of their total savings because of their lower starting balances.[83]

Lower lifetime earnings, combined with less super for those who used the early release scheme, will reduce retirement incomes for many women. But again the Age Pension will partially compensate for most low- and middle-income earners.

For example, the superannuation balance in retirement of a typical (median income) 35-year-old woman who took out the full $20,000 permitted would fall by about $80,000, but her actual income through retirement would fall by about $42,000.[84]

The greatest cause for concern is the increased risk of poverty in retirement for low-income and otherwise-vulnerable women, especially single parents and those renting in retirement. There are already more women in poverty and financial stress in retirement than men.[85]

4.3 A silver lining? The rise of flexible and remote work

The pandemic prompted a big social and cultural shift towards remote and flexible work. Before COVID, about 20 per cent of Australians worked from home one day or more each week. By September 2020, that number had risen to about 46 per cent.[86]

Similar trends are evident around the world. For example, in the US the number of remote workers has quadrupled to 50 per cent of the workforce.[87] And hiring managers more commonly reported that productivity had increased than decreased.[88]

Almost 80 per cent of Australian employees surveyed reported having maintained or improved productivity, engagement, and achievement while working from home.[89]

Many employees want to continue working remotely in some form (Figure 4.1), and many Australian companies expect more than half their workforce will work at least one day a week from home from now on.[90]

78. Treasury (2020b, p. 261).
79. Modelling of superannuation balances shows that a gender gap of at least 10 per cent persists out to 2060, which will translate to a smaller but persistent gap in retirement incomes: Trinh et al (2019).
80. Under the scheme, people who lost their job or had their hours cut or trading income cut by 20 per cent or more were allowed to withdraw up to $10,000 from their super between April and June, and up to another $10,000 between July and December.
81. Cheung (2020) and Dawson and Casey (2020).
82. APRA (2020).
83. As at the end of June, women aged 25-34 who used the scheme had withdrawn 35 per cent of their balance on average, while men of the same age had withdrawn 29 per cent of their balance: Mirage (2020). See also: AMP (2020).
84. Coates and Nolan (2020a); and Coates and Nolan (2020b).
85. Treasury (2020b, pp. 283–284).
86. ABS (2020g). About 12 per cent of Australians worked from home most of the time pre-COVID, compared to about 31 per cent in September 2020.
87. Brynjolfsson et al (2020).
88. Ozimek (2020).
89. Mattey et al (2020a).
90. Mattey et al (2020b).

These 'alternative' working arrangements were always common among working mothers with young children: before the pandemic, about 80 per cent of working mothers with a child under 2 used some form of flexible working arrangement to manage caring responsibilities.[91] Many workers and employers believed flexible work was for women – and this made it difficult for some men to work flexibly.[92]

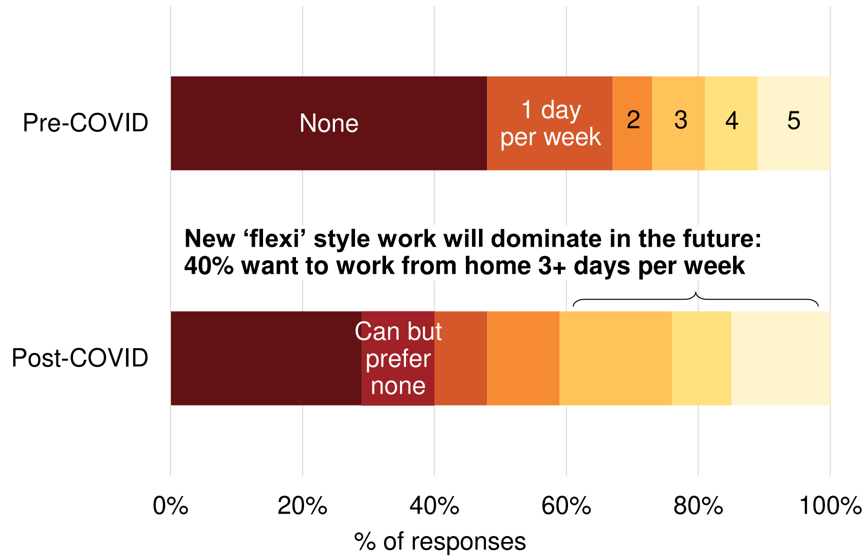
Post-pandemic, it is likely these working arrangements will no longer be viewed through such a gendered lens. This may give families more choice in how they juggle work and care – with potentially large benefits for women's workforce participation.

But like many changes, reaping the benefits will depend on how it is implemented. Many jobs still can't be done from home. And of those that can, it is still to be seen how workers and employers respond to a mixed working model. For example, if men are more likely to return to the office and women more likely to continue working from home this could exacerbate gender inequalities in the workplace. Men may end up getting even more facetime with managers, boosting their chances of promotion.[93]

An Australian survey in November found that fewer women than men were working mostly from home (36 per cent compared to 45 per cent), but of those working from home, women were more likely than men to want to continue doing so (84 per cent compared to 68 per cent).[94] In another survey in December, the proportion of men and women working mostly from home was fairly similar.[95]

Figure 4.1: Most employees would prefer to work from home at least 1 day per week

Amount of remote work pre-COVID compared to post-COVID preference



Notes: Survey conducted 22-25 May 2020, Australia only, n = 1002. Units standardised to 5-day working week.

Source: Mattey et al (2020a).

91. This compares to 28 per cent of working fathers and partners with a child under 2: ABS (2018, Tables 15 and 24). Includes flexibility in hours as well as remote work.
92. D. Wood et al (2020c, pp. 44–45).
93. Broderick (2020).
94. Broadway et al (2020b).
95. 27.6 per cent for men compared to 27.1 per cent for women: ABS (2021c).

Remote work helps some people achieve a better work-life balance (e.g. increased flexibility, no commute) while for others it makes it harder (e.g. blurred boundaries between work and family life, harder to 'switch-off').[96] But what is clear is that even with more widespread use of flexible and remote work, support for childcare is still essential to parents' ability to work – at home or in the office (Chapter 6).[97]

Employers – including government employers – should continue to make flexible and remote working options available to all employees, wherever possible, beyond the crisis. And with the workforce split between office and home, employers should value performance over presenteeism.[98]

96. Felstead and Henseke (2017); Anderson and Kelliher (2020); and Craig (2020).
97. Bonacini et al (2021); Anderson and Kelliher (2020); and Craig (2020).
98. Broderick (2020).

5 Many women were overlooked in the recession response

Australia has fared very well by international standards in managing both the health and economic fallout from COVID-19. On the economic front, the speed and size of policies introduced by the federal and state governments were hugely important in softening the blow of a sharp recession and will assist in the economic recovery.

But recovery policies would be more effective if they were better tailored to this recession, including its impact on the services sectors where most Australians – especially women – work.

The structure of the Federal Government's recovery package in particular – with its focus on personal income tax cuts, investment tax breaks, and big spending on transport infrastructure – missed opportunities that could have reduced unemployment faster and supported women's economic recovery.

The world of work has changed significantly over the past 40 years, and responses to recessions need to change to reflect that.

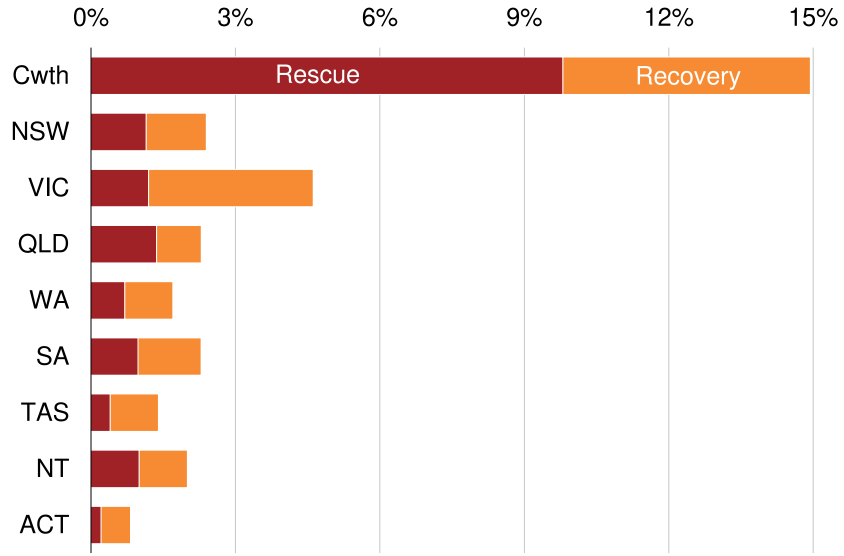
5.1 Governments have spent big

Federal and state governments have committed more than $350 billion to date to support households and businesses through the COVID crisis and recovery. The Federal Government has contributed most of this (more than $290 billion, see Figure 5.1).[99]

Most government support to date, particularly from the Federal Government, has focused on measures to help households and businesses stay afloat during the shutdowns. This support has been vital – and more may still be needed if further shutdowns are required.

Figure 5.1: Governments have spent big, particularly the Federal Government

COVID spending commitments by government, as a % of pre-crisis GDP/GSP



Notes: 'Rescue' spending includes measures to help households and businesses stay afloat during the shutdowns (such as JobKeeper). 'Recovery' spending includes stimulus and other initiatives to create jobs and boost activity (such as JobMaker).

Source: Grattan analysis of federal and state budget papers.

99. Federal and state budget papers 2020; includes health spending.

In their most recent budgets, the federal and state governments have rightly turned their minds to the economic recovery. They have collectively committed more than $140 billion in stimulus over coming years.

About $68 billion, or 21 per cent of total economic support from the federal and state governments, is industry-specific.[100] Yet much of this spending misses the hardest-hit industries and those sectors with the greatest job creation potential.

5.2 Direct and indirect Federal Government supports focus on male-dominated hard-hat sectors

The centrepiece of the Federal Government's 'economic recovery' budget was the $74 billion JobMaker plan. The biggest components of the plan were investment incentives to support capital purchases, and income tax cuts to support consumer spending.

The $26 billion scheme for the immediate expensing of all new business capital expenditure is an economy-wide measure, but capital-intensive industries such as mining and manufacturing are much more likely to benefit from investment incentives than most labour-intensive services sectors.

Income tax cuts provide broad-based economic support by putting money in people's pockets to boost consumer spending. These tax cuts disproportionately flow to men,[101] although many services businesses that employ women will benefit from the additional spending.

The Federal Government has committed $35 billion in industry-specific job creation measures.[102] The lion's share goes to the construction industry (see Figure 5.2), while many of the hardest-hit industries were overlooked.

A gender lens on the JobMaker plan suggests about two-thirds of the spending supports male job creation, and only one-third supports female job creation.[103]

The mix of measures is difficult to justify economically.

Some support for construction and manufacturing makes sense: these industries contract during economic downturns. And housing construction faces an economic 'double-whammy' because the dramatic drop in migration reduces demand for housing, although this has been somewhat counteracted by low interest rates boosting house prices.

But most of the construction spending is for big road and rail projects. These tend to be less labour-intensive, and there was already a healthy pipeline.[104] The Federal Government ignored calls, including from the economics profession,[105] to invest more in social housing. That would more directly help housing construction jobs and deliver something of social need.[106]

The Federal Government has also pledged recovery support for sectors that suffered only limited fallout from COVID, including the

100. Does not include $21 billion in federal and state health spending during the pandemic. Grattan analysis of federal and state budget papers 2020.
101. Grattan analysis of ATO sample files found 63 per cent of the Stage 2 tax cuts flow to men because of their higher incomes.
102. Grattan analysis of measures published in JFU, Budget, and MYEFO 2020.
103. Grattan analysis based on the gender split of employment in industries that stand to benefit from each element of the JobMaker plan. Income tax cuts, cash flow supports, the youth wage subsidy, and R&D incentives were treated as gender neutral.
104. Terrill (2020).
105. In an ESA-Conversation poll of 50 leading economists, 55 per cent included social housing in their top four government stimulus policies, making it the leading choice: Martin (2020).
106. The Morrison Government argued that social housing is a state responsibility, but the federal government has invested via the states in social housing in the past. Some state governments, particularly Victoria, did pick up the mantle with large investments.

energy and defence sectors. Money for a 'gas led-recovery' will be spent opening up new gas fields and underwriting pipelines. Yet best evidence suggests these policies make little sense either economically or environmentally.[107]

The road and rail construction blitz seems to have come at the expense of support for other sectors, such as hospitality, and arts and recreation, that felt the full brunt of the shutdowns and continue to be constrained by border closures, social distancing rules, and consumer cautiousness. These sectors continue to operate well below their pre-pandemic capacity (at -12 per cent and -4 per cent respectively).[108]

These sectors also benefited less from rescue supports such as the JobKeeper payment, because it excluded short-term casuals and temporary migrants, who make up a higher proportion of workers in these sectors.[109] Support for these sectors would help to lift many of their workers off other income supports.

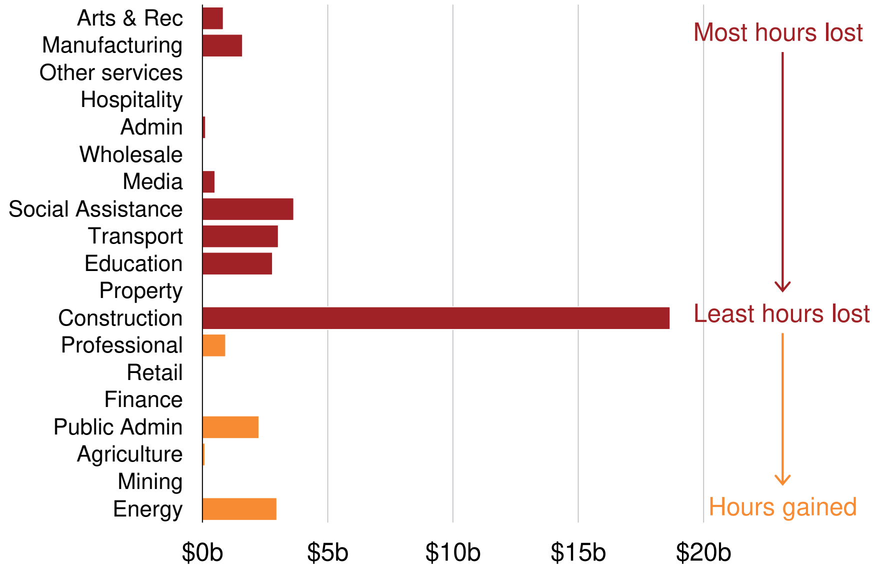
Many other countries have provided significant support to arts and hospitality,[110] recognising that these sectors could permanently lose businesses and trained workers because of continuing social distancing restrictions and/or health fears.

Similarly, Australia's higher education sector (59 per cent women), which is estimated to have lost more than $3 billion in revenue with

107. T. Wood and Dundas (2020).
108. ABS (2021b).
109. Even though a high proportion of businesses in these sectors were eligible for assistance, a lower proportion of workers were eligible because of the higher share of short-term casuals (Chapter 2). Data on JobKeeper recipients by industry is not published, but in an ABS Business Survey in April 2020, 80 per cent of construction businesses and 56 per cent of manufacturing reported that they were receiving or had applied for JobKeeper, compared to 79 per cent of hospitality businesses and 53 per cent of arts or recreation businesses, despite these industries being the hardest hit.
110. See for example: Compendium (2020), Hall (2020), Hutton (2020) and Government of Canada (2020)

Figure 5.2: Federal stimulus to date has been highly skewed towards construction, missing many other industries doing it tough

Federal Government industry-specific stimulus



Notes: Federal Government stimulus measures announced in 2020. Excludes funding specifically used to respond to the COVID-19 health crisis, including funding for hospital staff, medicines, personal protective equipment, hotel quarantine operation, police enforcement of lockdowns, and procurement and manufacture of vaccines. 'Industry-specific' stimulus is any measure taken in any post-COVID budget that clearly benefits a specific industry. Where a measure benefits two industries, the full amount of the measure is counted to each. Economy-wide stimulus, including the JobKeeper subsidy, is excluded.

Sources: Grattan analysis of Federal JFU, Budget and MYEFO 2020, and ABS (2020b).

the loss of international students,[111] has received limited government support,[112] and job losses in the sector are expected to continue throughout 2021.[113]

A clear theme emerges when looking at the Federal Government's stimulus package overall: male-dominated hard-hat and high-vis sectors have disproportionately attracted government support; hard-hit services sectors have not.[114]

5.2.1 State governments have sought to plug some of the gaps but support still falls short

State government budgets plugged some of the gaps in the federal response, with a greater variety of stimulus measures, including support for government services, such as education, and for private sector services businesses.

NSW, Victoria, and South Australia have committed funding to recruit tutors to help disadvantaged school students catch-up on learning lost during remote schooling.[115] Several states (NSW, Victoria, SA, Tasmania, and the NT) have launched voucher schemes to encourage spending in the hard-hit hospitality and tourism sectors.[116] And Victoria announced a subsidy for kindergarten worth at least $2,000 per child.[117]

111. Karp (2020a).
112. The sector received $2 billion in rescue funding in the federal budget in October but was excluded from JobKeeper. International student numbers are unlikely to recover in the near future, and many universities have announced reductions in staff in 2021: Bolton (2020).
113. Ibid.
114. D. Wood et al (2020b).
115. Andrews (2020); Berejiklian (2020); and Gardner (2020).
116. State budget papers.
117. Department of Education and Training (2020).

The states have also made substantial investments in government and community services, which are major employers of women.[118] Victoria in particular emphasised the importance of women's jobs in its response package.[119]

But taken collectively, supports are still highly skewed towards male-dominated industries, which does not reflect the pattern of harm (Figure 5.3), or potential (Section 5.3), from this recession.

5.2.2 A women's economic security statement is fine, but women need to be part of the main game

The Federal Government did offer some specific support for women in the Budget via the $240 million Women's Economic Security Statement (Figure 5.4).

The Government argued that the statement 'will create more opportunities and choices for women, not just for the recovery but for generations ahead'.[120] The statement set out priority areas for government and society – including rebuilding women's workforce participation, closing the gender pay gap, and improving choice and flexibility in managing work and care.

These goals should be more ambitious. For example, the Government says it is 'determined to see female workforce participation reach its pre-COVID-19 record high',[121] but this won't be sufficient to reduce the lifetime income gap for women, which is the major cause of women's economic insecurity (Chapter 4).

118. For example, the NSW Budget committed $3.3 billion for public sector jobs and essential services. Employees in Public Administration are 58 per cent women: ABS (2020d).
119. The Victorian Government also included a 'Gender Equality Budget Statement' as part of its 2020 Budget: Pallas (2020) and D. Wood and Crowley (2020a).
120. Treasurer's budget speech: Frydenberg (2020).
121. Treasurer's budget speech: Frydenberg (ibid).

More worryingly, the statement failed to lay out a plan to achieve its priorities and was not backed up in the broader budget. It included only a narrow set of measures for women's employment and training. It contained nothing to help access to care, and nothing to improve the sharing of unpaid work.[122] At less than 0.1 per cent of the budget deficit, it hardly looks like a major investment in women.[123]

But the size of commitments in the statement is not the main game. Measures specifically *for* women are worthwhile but will always be small in the context of overall budget support. The much greater benefits come when governments design their broader supports with careful thought to the impact *on* women.

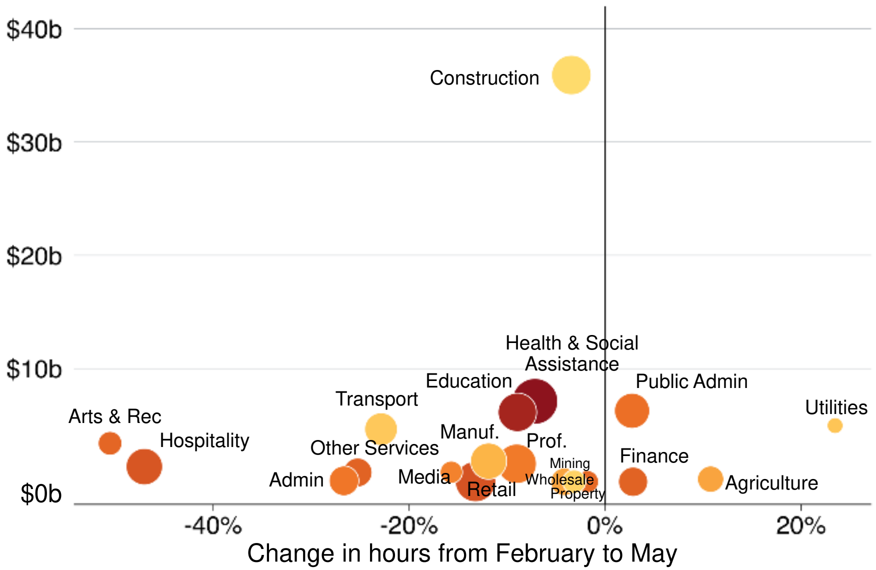
Applying a gender lens helps ensure that the major measures work for women and deliver for the whole economy (Chapter 1).

All departments and agencies should conduct distributional analysis as part of developing new policy proposals, and Treasury should conduct distributional analysis in developing the budget as a whole. It is critical that ministers are well-informed of the distributional impacts of their decisions. This analysis should be published alongside the budget.

In a recession where women's employment has been hit hard, and unpaid work has also disproportionately landed on women, this would mean offering direct supports to the hard-hit (female-dominated) sectors, alongside specific measures, such as cheaper childcare, which are not specifically *for* women but underpin women's labour force participation (Chapter 6).

Figure 5.3: Direct federal and state government supports do not correlate with the hit to jobs

Industry-specific stimulus, federal and state governments combined (darker-coloured industries employ a bigger share of women)



Notes: The larger the dot, the larger the industry. The darker the dot, the more women employed in the industry. Excludes funding specifically used to respond to the COVID-19 health crisis, including funding for hospital staff, medicines, personal protective equipment, hotel quarantine operation, police enforcement of lockdowns, and procurement and manufacture of vaccines. 'Industry-specific' stimulus is any measure taken in any post-COVID budget that clearly benefits a specific industry. Where a measure benefits two industries, the full amount of the measure is counted to each. Economy-wide stimulus, including the JobKeeper subsidy, is excluded.

Sources: Grattan analysis of federal and state 2020 budgets; ABS (2020d); ABS Australian System of National Accounts.

122. For example, a more equal parental leave scheme, as recommended in D. Wood et al (2020c).
123. Dent (2020).

5.3 The world of work has changed, and government policy needs to change with it

The balance of government economic support reveals significant blind spots, but also suggests a rehashing of the old playbook from different economic times.

Past recessions have disproportionately hurt cyclical industries such as manufacturing and construction.[124]

This recession was different, partly because its transmission mechanism was so different (Chapter 1 and Chapter 2) and partly because the economy and labour markets have changed substantially in recent decades.

Government policy, including the continuing response to this recession, as well as responses to future downturns, needs to reflect these changes.

The march of the services sectors

Services industries have been growing as a share of employment and as a share of GDP since the middle of the 20th century.[125] Business services, such as finance and insurance, led the way, while public administration, and wholesale and retail trade, have grown more slowly.[126]

Services jobs now make up the lion's share of the Australian workforce (Figure 5.5). About 80 per cent of Australians work in services, up from 60 per cent in 1980. About 90 per cent of Australian women in the workforce are in services jobs.[127]

124. Hoynes et al (2012).
125. Figure 5.5; Adeney (2018) and ABS (2005).
126. Adeney (2018); and McLachlan et al (2002, p. 27).
127. ABS (2020d, Table 6).

Figure 5.4: Women's Economic Security Statement measures

Initiative	Description	Funding
Paid Parental Leave COVID adjustment	Relaxing the Paid Parental Leave work test for births and adoptions March 2020 to March 2021	$90.3m over 3 years
Women's Leadership and Development program	Expanding the existing program to include a new Women's Job Creation priority area; plus funding for the Academy of Enterprising Girls ($5m) and Women Building Australia (to support more women into building and construction)	$47.9m over 4 years
Boosting Female Founders Initiative	Co-funded grants to women-founded start-ups	$35.9m over 5 years
Women in STEM	Cadetships ($25m); plus $14.5m to extend or expand existing initiatives (grants, ambassadors)	$39.6m over 5 years
ParentsNext	Streamline the servicing arrangement of ParentsNext and modify the eligibility	$24.7m over 4 years
Respect@Work	Establish a Respect@Work Council to help tackle sexual harassment in Australian workplaces	$2.1m over 3 years
Total		**$240.5m** over 5 years

Source: Grattan analysis of Treasury (2020c, Budget Paper 2) and Office for Women (2020).

Consumer demand has prompted the shift towards services. As incomes rise, households typically spend more on services than goods.[128]

Services jobs (particularly caring jobs) are the jobs of the future

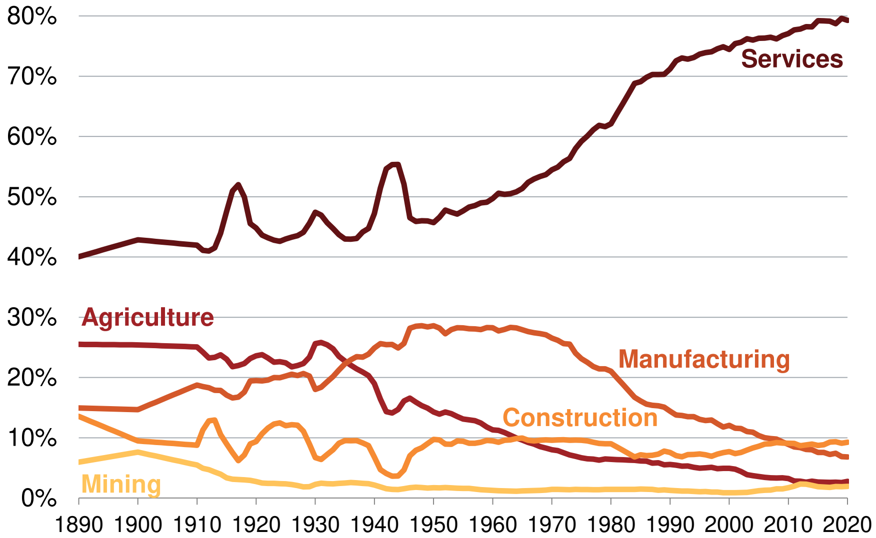
The number of jobs in services sectors is expected to continue to grow.

Consumer demand for services is expected to continue to grow, despite a decline in spending on services during 2020.[129] Health, caring, education, and professional services industries are likely to lead the way.[130]

The National Skills Commission projects strong jobs growth over the next five years in many services industries, particularly healthcare and social assistance, and education and training (Figure 5.6). In fact, almost all jobs growth over the next five years is expected to come from services industries, while mining, construction, manufacturing, and agriculture are expected to continue to decline.

The growth of services sectors bodes well for job opportunities for both women and men in coming years, provided supply constraints can be overcome. Although unemployment and underemployment remain too high across the economy (Section 2.3), there are still worker shortages in specific sectors, especially aged care and childcare.[131] This shows that federal and state governments need to collaborate on training (and

Figure 5.5: Services industries are growing; manufacturing and agriculture have been declining for a long time
Industry share of Australian workforce



Note: 1981-83 are interpolated using 1980 and 1984 data.

Sources: 1890-1980: Withers et al (1985). 1984-2020: ABS (2020d, Table 4).

128. See generally Kuznets (1973). For Australia, see Beech et al (2014), Productivity Commission (2003, p. 33) and OECD (2018b, p. 60).
129. RBA (2021). But the RBA notes that consumer demand for services in the short-term remains uncertain because of the potential for further restrictions.
130. National Skills Commission (2020).
131. Many care sectors struggle to recruit and retain skilled workers, see ACECQA (2019) and Royal Commission into Aged Care (2019). The Department of Home Affairs identifies registered aged care nurses, early childhood teachers, and childcare centre managers among the high priority occupations for skilled visas: Department of Home Affairs (2020).

re-training) programs,[132] as well as other supports including childcare (Chapter 6).[133]

The Government's support package puts emphasis on many sectors where jobs are in structural decline. Policy makers should avoid blocking, and preferably facilitate, long-run structural change by supporting the sectors that will continue to grow and create jobs beyond the pandemic.

In the longer term, care services will continue to grow to accommodate an ageing population.[134] As societies get richer and older, they tend to want more and higher-quality care services.[135]

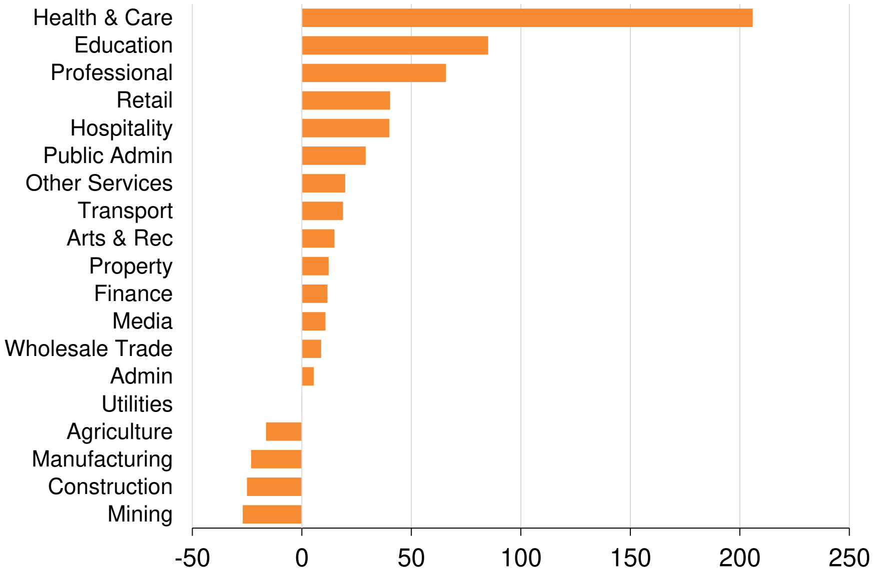
These demographic pressures will increase demand for professional care, including health care, aged care, end-of-life care, and disability care.[136] An ageing population also makes childcare more important, to enable working-age people to participate more fully in the labour market.

More workers will be needed: care jobs are not easy to automate because high-quality care requires judgment and empathy.[137]

The growth of the middle-class in neighbouring Asian nations is also likely to increase demand for other Australian services such as tourism, education, and finance, as well as some goods such as food and specialised manufacturing.[138]

Figure 5.6: Jobs are expected to grow strongly in many services industries over the next five years

Projected change in jobs from March 2020 to March 2025 ('000s)



Note: Projections based on the National Skills Commission's central 'Economic Restoration' scenario.

Source: Reproduced from National Skills Commission 2020, shape of Australia's post-COVID-19 workforce, Figure 23.

132. Especially given the historic reliance on migrant workers in care sectors: Grattan analysis of ABS (2019c), ABS (2016) and ABS (2017).
133. Many care workers are themselves limited in their ability to do paid work by a lack of affordable, accessible childcare.
134. Treasury (2015); PBO (2019); and Innis (2020).
135. Innis (2020).
136. Treasury (2015); PBO (2019); and Innis (2020).
137. Innis (2020).
138. Plumb et al (n.d.); and Department of Industry and Office of the Chief Economist (2018).

Care investments create more jobs

Investment in care industries creates substantially more employment, both directly and via induced employment, than investment in construction (Figure 5.7).

Construction, particularly transport and infrastructure construction, has become less labour-intensive as technologies have improved and as the project pipeline has shifted towards more capital-intensive 'megaprojects'.[139]

Care industries on the other hand remain strongly labour-intensive, meaning every dollar spent on care creates many more direct jobs, particularly for women (Figure 5.7 RHS).

Investment in care also has the advantage of freeing up additional skilled labour (usually women) right across the economy to take on more paid work if they want to. Every 1 per cent of GDP invested in care is expected to increase direct, indirect, and induced employment by 1.7 per cent, compared to about 0.9 per cent for the same investment in construction (Figure 5.7 LHS).[140]

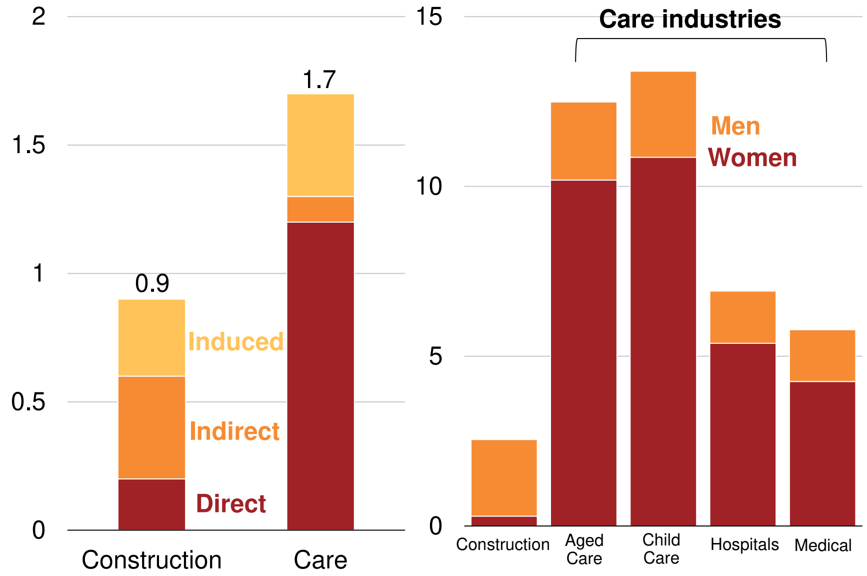
One reason investment in care creates more jobs than investment in construction is because there are more part-time and low-paid jobs in the care sector than the construction sector. But investing in care creates more jobs than construction even accounting for this – 1.7 full-time care jobs for every full-time construction job at similar wages.[141]

5.4 Lessons for this and future recessions

Growing female workforce participation, the rise of services jobs, and reductions in the labour-intensity of construction and manufacturing

Figure 5.7: Public investment in care industries gives bigger bang for buck in employment – particularly for women

Rise in employment rate from investing 1% of GDP in physical vs. social infrastructure, % points (LHS); Direct jobs created per $m investment, 2019 (RHS)



Note: The employment rate calculations on the left were done by De Henau and Himmelweit (2020) using 2013 data.

Sources: LHS: Reproduced from DeHenau 2020; UK Women's Budget Group. RHS: Grattan analysis of ABS (2019a).

139. Terrill et al (2020).
140. De Henau and Himmelweit (2020).
141. De Henau and Himmelweit (ibid) analysis for Australia of the full-time equivalent employment effect with matched wages.

industries all require policy makers to reconsider their playbook in response to recessions.

Beyond the economic vulnerability of the construction sector, one reason construction spending has been favoured for stimulus is that, at least in theory, it can be rolled out quickly and can be pulled back after the economy recovers.[142] It will also, if well-chosen, provide benefits for future generations.

But there are valuable social programs that can be rolled out temporarily and provide long-term public benefits too. One example, advanced by Grattan Institute in the current recession and picked up by the Victorian, NSW, and South Australian governments, is an intensive tutoring program to help disadvantaged students catch-up on learning lost during the lockdowns.[143]

Provided it is well designed, this program will benefit students throughout their lives, *and* create short-term jobs for university graduates (particularly young women) who have been hit hard in this recession.

There are many other ways in which temporary spending on community services, public services, cultural or educational programs, public research, or other benefits such as environmental rehabilitation,[144] could offer a 'double dividend' of creating jobs while delivering something of long-term value for Australians.

Identifying these opportunities will require policy makers to think more creatively than simply increasing spending on road, rail, or energy projects. But the payoff would be more jobs per dollar spent, and a broader economic recovery.

Gender and other distributional analysis as part of budget development would provide a natural prompt for new thinking before policy decisions are made.

The next chapter identifies policy decisions governments could take in this recession to ensure a broad-based economic recovery, including jobs for women.

142. While this may be true of some programs such as social housing and road maintenance that bring existing plans forward, investments in big new projects tend to be slow to ramp up and continue to stimulate the economy well after the crisis has passed. The Rudd Government's Building the Education revolution stimulus rollout was still running more than three years after the peak of the GFC, when unemployment had substantially reduced: DEEWR (2013). Major infrastructure spending is particularly prone to cost and time overruns (Terrill et al (2020)), as well as requiring ongoing maintenance, so may not be truly 'temporary'.
143. Sonnemann and Goss (2020); Andrews (2020); Berejiklian (2020); and Gardner (2020).
144. Climate Council (2020).

6 Building a recovery for all Australians

Government policy decisions over the next few years will determine the path of the economic recovery and the kind of Australia that emerges on the other side of the crisis.

The economy is making a strong recovery so far, but it is likely to be several years before we approach full employment. The best thing governments can do for jobs is to focus on getting unemployment down as quickly as possible.

Stimulus should not be withdrawn until real wages are growing again. Additional stimulus should reflect the economic circumstances at hand rather than returning to the playbook from the past.

But if we want to materially improve the living standards and economic security of Australian women, then pre-COVID normal won't be good enough. Boosting women's workforce participation by making childcare cheaper and investing in the care economy (particularly aged care) would benefit women and help Australia 'build back better'.

6.1 Withdrawing stimulus too quickly would jeopardize the recovery and increase labour market scarring

Apart from another wave of the virus, the biggest risk to the COVID jobs recovery is governments withdrawing economic support too early.[145]

While the recovery is progressing well in Australia, the Governor of the Reserve Bank recently noted that 'we still have a fair way to go'.[146] On current forecasts, unemployment won't return to pre-crisis levels until at least 2023. And this still won't be low enough to get real wages moving again (Chapter 2).

145. The IMF and others have warned about the dangers of withdrawing support before recovery is well established: Giles (2020) and Bannister et al (2020).
146. In February 2021: Lowe (2021b).

Under the Federal Government's current plan, stimulus is largely gone after a year (Figure 6.1).

Withdrawing support while the economy is a long way from full employment will mean low wages growth and longer spells of unemployment and under-employment for many, magnifying the risks of scarring, especially for women (Chapter 4).

Substantial fiscal support should remain in place until there is a sustained fall in unemployment and rise in inflation. Based on current Reserve Bank unemployment forecasts, a further $40 billion in stimulus[147] will be needed to push unemployment down to 4.5 per cent by mid-2022.[148] Even larger falls in unemployment may be required before there is sustained growth in wages.[149]

While providing more stimulus means more debt, this should not be seen as a constraint to good investments in the current low interest rate environment.[150] More debt might impose a small cost over a very long time, but the cost of insufficient stimulus and a prolonged period of high unemployment would be vastly bigger.

147. Grattan analysis. See Coates and Cowgill (2020) for further details of approach.
148. 4.5 per cent was the Reserve Bank's pre-COVID estimate of full employment: Ellis (2019).
149. For example, U.S. unemployment fell to 3.5 per cent prior to COVID, pushing wages growth higher but without strong signs of sustained increase in inflation: Coates (2020a).
150. Interest rates on government borrowing are extraordinarily low, and debt as a share of GDP can be reduced over time without austerity: D. Wood and Crowley (2020b).

6.2 Extra stimulus should focus on services

Significant new stimulus is required, and this is an opportunity for governments to broaden the economic recovery and fill some of the holes in the initial support package (Section 5.2).

To best support job creation, government investment and consumption should be targeted at job-rich sectors (Box 4).

The industries hardest hit during the pandemic – largely services industries – are likely to be at most risk as JobKeeper and other rescue supports are phased out (Chapter 2). Stimulus targeted to these sectors would help bring down unemployment faster and support women's jobs, while preserving firm-specific human capital in sectors with a bright future beyond the pandemic (Section 5.3).

Targeted stimulus for sectors still struggling

Many temporary stimulus options would support job creation in the sectors that are still recovering, many of which are major employers of women.

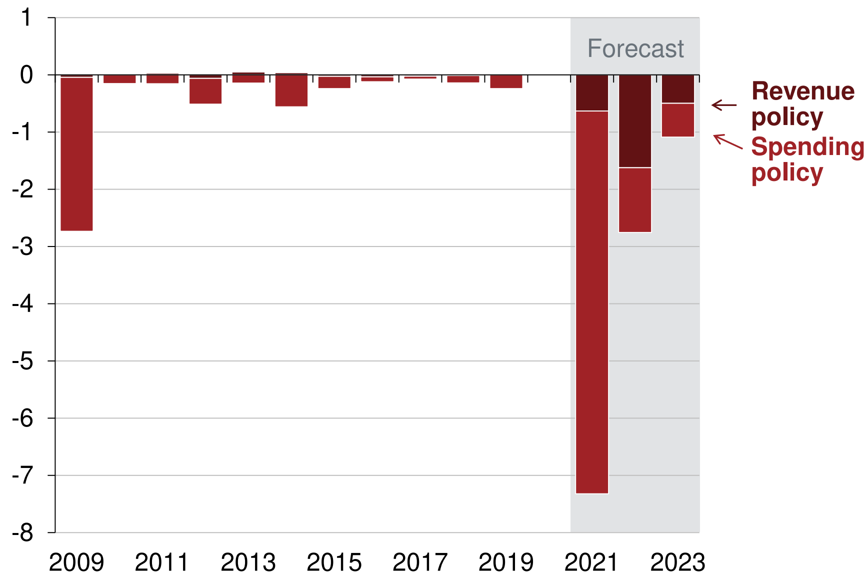
Targeted support for struggling industries such as hospitality, tourism, and the arts could be provided through **government-issued vouchers or consumption subsidies.**

The Northern Territory, Tasmania, South Australia, and Victoria issued time-limited vouchers for spending on local tourism in late 2020 and early 2021. They all sold out within hours.[151] NSW has announced a similar scheme for early 2021 that will support dining out, live music, and cultural institutions.[152]

These schemes could be extended to other struggling sectors, including arts and entertainment as per the NSW scheme, and could

151. Crouch (2021); Alvaro (2020); Fleetwood (2020); and ABC (2020).
152. NSW Treasury (2020); and NSW Government (2021).

Figure 6.1: Stimulus largely drops out from the middle of the year
Change in revenue and spending policy from previous forecast, per cent of GDP



Notes: Excludes parameter variations. A reconciliation for FY 2020 was not included in the 2020 Budget. From the 2017 Budget, reconciliation tables were published against net operating budget, rather than net fiscal balance as they had been previously.

Source: Grattan analysis of Federal Government budget papers (various years).

be rolled-out nationwide. Voucher schemes have the advantage that they can be 'turned on or off' in specific areas if there are new outbreaks of the virus.

Higher education, hit hard by the loss of international students, could be supported by temporarily uncapping domestic student places to help fill some of the gap (while also giving young Australians more options in a difficult labour market). Grants to build online education capacity could also help create new services for international students, as well as broadening the offering for domestic students.

Many **community support services** have been in high demand during the pandemic (and the bushfire crisis before it). Grants to mental health services, domestic violence services, and local COVID information services are likely to be needed well beyond the shutdown period and would boost community jobs while meeting an important social need.

Spending to boost employment

More direct support for hiring would broaden the recovery and help to bring down unemployment as quickly as possible.

Wage subsidies are particularly valuable for the labour-intensive services sectors and, if well-designed, encourage new hiring.

The Federal Government has already launched a scheme – the JobMaker hiring credit – to encourage businesses to take on young unemployed workers over the next year.[153] Any extension of the scheme would offer an opportunity to improve its design – including broadening eligibility beyond young workers, and improving access for employers, while clamping down on employers 'harvesting' the subsidies by converting full-time jobs to part-time jobs.[154]

153. Treasury has estimated the JobMaker hiring credit will support about 450,000 jobs, of which 45,000 would not have been created otherwise: Karp (2020b).
154. For more detailed discussion see: Coates et al (2020b).

Box 4: What makes good stimulus?

Good stimulus in a pandemic recession should:[a]

- Fill the hole in economic activity as cost-effectively as possible;
- Target job-rich sectors, and sectors with more spare capacity;
- Provide value for money to the community;
- Be adjustable and timely;
- Avoid blocking, and preferably facilitate, long-run structural change; and
- Minimise the number of otherwise viable businesses that fail because of the short-term impact of the pandemic.[b]

Government investment and government consumption tend to provide the most cost-effective stimulus.[c] This includes infrastructure spending[d] and spending on public services such as health and education.

a. See Coates and Helm (2020) for further discussion of these principles, and the ways in which they can conflict.
b. There is a balance here between minimising the loss of firms that are likely to be viable again in future and minimising the waste of subsidising firms that won't be viable. Governments won't have perfect vision on this, so better to err on the side of caution and reduce the losses of potentially viable businesses.
c. Coates and Helm (2020).
d. Not all spending is equal though. Infrastructure projects vary widely in their cost-effectiveness – social housing is an area of public need so would be a particularly good option (Coates and Helm (ibid)), whereas Australia already had a big pipeline of transport projects pre-COVID so may not have further capacity in that area: Terrill et al (2020).

Grattan Institute has proposed a simpler scheme – **an incremental payroll rebate** – based on work by economist Peter Downes. Such a scheme would particularly benefit the labour-intensive hospitality, arts, and tourism businesses that are disadvantaged by the design of the JobMaker hiring credit.[155]

Spending to support the jobless

Boosting the permanent rate of the unemployment benefit – while not traditional stimulus – is long overdue and would help the recovery and improve the economic position of many vulnerable Australians.

While the JobSeeker payment (formerly known as Newstart) supports more men than women, women make up a larger share of long-term recipients,[156] and are expected to make up a larger share of total recipients in the coming years.[157] Even before COVID, there were more than 100,000 single mothers on the unemployment benefit.[158]

In February 2021 the Federal Government announced a $25-a-week increase to the base rate of JobSeeker. But the rate remains so low that the benefit does not fulfill its core function of providing a minimum, adequate income.[159] And the Government intends to abolish the $75-a-week Coronavirus Supplement to JobSeeker in late March, which will take about $5 billion out of the economy in the following year, costing up to 40,000 jobs and slowing the recovery.[160]

The permanent rate of JobSeeker should be increased by at least another $75 a week for singles, and Commonwealth Rent Assistance should be increased too.[161] This would boost economic activity, support unemployed people's capacity to look for work,[162] and improve the living standards of Australia's most vulnerable, including retired women who rent (Section 4.2).

Boosting JobSeeker and rent assistance would provide substantially more support for women's economic security than offered in the Women's Economic Security Statement (Section 5.2.2).

6.3 Building back better

Managing the crisis is rightly the top priority of federal and state governments. But as governments turn to rebuilding, they should look for opportunities for Australia to 'build back better'.

Tackling long-term economic, social, and environmental challenges in the rebuild would create new business and job opportunities, improve living standards, and better prepare Australia for future crises and the longer-term challenges of an ageing population.[163]

On the economic front, building back better means creating new opportunities for long-term economic growth while tackling economic disadvantage.

155. The baseline for the JobMaker hiring credit is payroll in the three months to 30 September 2020. Firms in many of the hardest-hit sectors were receiving the JobKeeper wage subsidy for their workers during this period, but many would have reduced their payroll as JobKeeper eligibility and payment levels were reduced in October and January. This leaves these firms with a higher hurdle for payroll growth before they are eligible for the hiring credit: Coates et al (2020b).
156. In February 2020, 53 per cent of people who had been receiving unemployment benefits for more than a year were women. More recent department data does not distinguish between short-term and long-term recipients: Department of Social Services (2020). See also Emslie and D. Wood (2019).
157. The number of female recipients is expected to overtake the number of male recipients by about the mid-2020s: PBO (2020).
158. National Council of Single Mothers and their Children (2019).
159. Coates and Cowgill (2021).
160. Coates (2021).
161. See Daley et al (2020, pp. 57–63) for a discussion.
162. Coates (2020b).
163. Bannister et al (2020).

There are many worthwhile options. In particular, investing in the care economy would boost economic growth and improve living standards while also reducing women's economic disadvantage.

6.3.1 Invest in early education and childcare

Accessible, high-quality early childhood education and care helps children, women, and the economy.

It has long-term benefits for children's learning and development, including 'school readiness' and social and emotional development, especially for disadvantaged children.[164] It gives women more choice in balancing paid and unpaid work. And it enables parents to do more paid work, which boosts the economy.[165]

Investing further in early education and childcare makes sense as both a short- and long-term economic response to the pandemic recession.

In the short term, it would make childcare more affordable for parents, helping those who have lost jobs or hours to stay 'job ready.' It would also boost demand, ensuring more centres open or remain open.

In the long term, more affordable and accessible childcare would give parents, especially mothers, the choice to return to paid work or take on more hours if they want to, with broader economic benefits.

Australia's high out-of-pocket childcare costs are a disincentive to work

Previous Grattan Institute research showed that childcare costs are the single biggest disincentive to work facing single parents and primary carers (usually women).[166] More than half of parents who want to do more paid work (two-thirds of whom are women) say childcare is the main barrier preventing them from doing so.[167]

Australia's out-of-pocket childcare costs are high by international standards, even with significant government support via the Child Care Subsidy. Childcare costs absorb 18 per cent of household income for an average-earning Australian couple with two young children. The OECD average in 2019 was 10 per cent.[168]

For an Australian family with income of less than $70,000, getting the maximum subsidy,[169] out-of-pocket childcare costs are still about $8,500 a year if they have two children in full-time care. For a family where each parent earns $80,000, childcare costs are about $26,000 a year (comparable to expensive private school fees).[170]

Unsurprisingly, about half of Australian parents with children under 5 say they struggle with the cost of childcare.[171] And the proportion of women working part-time is higher in Australia than in almost any other developed economy.[172]

164. For a more detailed discussion see D. Wood et al (2020c, pp. 14–15). See also: AEDC (2014), OECD (2017) and Sawhill and Karpilow (2015).
165. Early education itself also has long-term economic benefits: Teager et al (2019).
166. The combination of tax, welfare settings, and out-of-pocket childcare costs – the 'workforce disincentive rate' – particularly punishes people who take on a 4th or 5th day of work. Out-of-pocket childcare costs are the single biggest contributor to workforce disincentive rates across the income spectrum: D. Wood et al (2020c, Chapter 2).
167. ABS (2019d); and D. Wood et al (2020c, Chapter 3).
168. OECD (2020).
169. The maximum subsidy is 85 per cent for households with income less than $69,390, with an hourly rate cap on costs subsidised.
170. Assumes full-time care at $110 day (on par with the hourly rate cap). Without any subsidy the total cost for two children in full-time care would be $57,000 a year.
171. Wilkins et al (2019) and in the 'Australia Talks' survey, 56 per cent of women with young children and 50 per cent of men with young children reported difficulties with the cost of childcare: Australia Talks (2020).
172. OECD (2019b). The typical Australian woman with pre-teenage children works on average 2.5 days a week.

Options to make childcare more affordable

Moving to universal non-means tested childcare (probably with a small co-payment) would provide the biggest boost to workforce participation. It would also make the system significantly simpler for parents (Figure 6.2).

But even if a government was reluctant to take on the cost and challenges of such a 'big bang' reform, it could reform the existing Child Care Subsidy framework to significantly reduce out-of-pocket costs and boost the return-from-work for primary carers.

One such reform, recommended by Grattan, would be to increase the maximum Child Care Subsidy from 85 per cent to 95 per cent, flatten and simplify the taper, and remove the annual cap. We estimate that these changes would cost an extra $5 billion a year and deliver a GDP boost of about $11 billion a year.[173]

Box 5 and Figure 6.2 outline other options. The Federal Government could make improvements as part of its planned review of the system, originally scheduled for 2020 but delayed due to the pandemic.

Any changes to the Child Care Subsidy should be accompanied by a review of the hourly rate cap, and an ACCC market study of the childcare sector to identify any barriers to competition that could be putting upward pressure on fees.[174]

173. This does not include additional revenue via growth in income taxes, which would partially offset the budget cost. Note also that at least half the cost of this reform comes from additional childcare use. So if parents chose *not* to increase their paid work and childcare use, then the cost would be substantially less, although so would the economic benefits. It is also likely the policy would be cheaper in the first year or two as families adjusted to the new incentives.
174. As recommended in D. Wood et al (2020c).

Box 5: Alternative childcare reform options

In a 2020 Grattan report, *Cheaper childcare*, we modelled a range of reforms to make childcare more affordable and reduce the disincentives to working full-time (Figure 6.2). We recommended the **'subsidy boost' option** as an incremental but significant reform to the current Child Care Subsidy system.

If the Government were looking for a smaller step in the right direction, then slowing the taper rate on the current subsidy would go a long way to reducing the financial barriers to working an extra day for most single parents and 'second earners' in a couple (usually women).

The **'second child' option** would make childcare free for second and subsequent children.[a] This recognises the fact that childcare is especially expensive for families with two or more children in care. The budget cost would be about $3 billion, although additional income taxes would partially offset this. This investment would deliver a boost to GDP of about $6 billion a year.

Tax-deductible childcare rightly recognises childcare as a working expense. But because the cost of childcare is so high, only about 10 per cent of families pay enough tax to benefit. An 'opt-in' model would ensure that no one is worse off, but it would also make the system significantly more complex. Most families would need help to identify the right option for them, and even if they were better off under a tax-deductible model, they may still struggle with cash flow while waiting until tax time for their refund.

a. The 'first child' for the purpose of subsidy calculation would be the child incurring the highest childcare cost. In most cases this will be the child who is in care for the most days. For a family with one child in long-day care and another using out-of-school-hours care, the 'first child' will usually be the one in day care.

Figure 6.2: There are several options to make childcare more affordable (but tax-deductibility won't help)

The pros (darker) and cons (lighter)

Option	WDR impact	Cost	Economic impact	Complexity for parents	Complexity to administer	'Fairness'
Subsidy boost: lift the subsidy to 95%, flatten the taper	Most WDRs under 70%	$5b	13% hours, $11b GDP	One taper, no annual cap	Same information required as under current system	Similar distribution of benefits to current system
Second child: second and subsequent children free	Most WDRs under 80%	$3b	5% hours, $6b GDP	Can be unclear which child's care is free	Need to collect information about other children in care	Only helps families with multiple children in care
Universal: Universal 95% subsidy	Most WDRs under 60%; many under 40% even with 2 young children	$12b	27% hours, $27b GDP	Net childcare cost is constant across days, unaffected by income	Fewer questions required than under current system	Transfers much more to high earners than current system
Tax-deductible: Deductions *instead of* a subsidy	Increases WDRs	Saving	Negative	Unclear how much care will be subsidised until tax time	Administered through income tax return	Most families are worse off, especially low-income
Opt-in tax-deductible: Deductions *or* a subsidy	Decreases only a small range of WDRs	$0.5b	0.1% hours, $0.4b GDP	Very hard to identify optimum choice, impact of working extra days, and cashflow impacts	Need to capture parents' choice, and maintain two payment systems	Only the highest-earning 10% of families benefit

Notes: Darker colours indicate the option more strongly meets the criteria. Grey indicates the option does not meet the criteria at all. ***WDR = workforce disincentive rate****. Increase in hours refers to 'marginal worker' and single-parent hours in households with at least one child under 6. A 'marginal worker' is the partner in a couple who works fewer hours.*

Source: Grattan analysis.

6.3.2 The aged care system requires fundamental reform

The pandemic has exposed and exacerbated long-running problems in aged care. Now is the time to fix them.

The current system is fragmented and poorly regulated, enabling widespread abuse and neglect to go unchecked. Many older Australians struggle to find appropriate, affordable, and appealing care that suits their needs and preferences. Capped funding for home care leaves thousands of people – independently assessed as being in need – without support. This can push people out of their homes and into residential care, even when the services could be provided at home for a similar cost.[175]

The Royal Commission into Aged Care Quality and Safety, in its final report, found that Australia's aged care system needs fundamental reform and redesign, and recommended immediate expansion of home care to eliminate the current waiting list by giving everyone the level of care they need by the end of the year.[176]

The Federal Government should expand home and residential care capacity, and improve the quality of care and system governance.[177]

In a November 2020 report, Grattan Institute proposed a new rights-based model for this expansion. The Grattan model could be phased in over several years, at an additional ongoing cost of about $7 billion a year.[178] This additional funding would support a better aged care system, with more carers per person, and more choice for Australia's growing aged population. Grattan estimates this investment would create at least 70,000 carer jobs (and probably many more, given that aged care staff often work part-time).

175. Duckett et al (2020).
176. Royal Commission into Aged Care (2021).
177. Duckett et al (2020).
178. This would be a 35 per cent increase on current aged care spending: Grattan aged care report 2020.

There are several possible financing options to ensure aged care funding is adequate and sustainable. Universal provision is usually funded via taxation (as per Medicare and the National Disability Insurance Scheme). The tax base could be expanded to raise the extra money needed, either via a hypothecated levy for aged care or broader tax reforms. Other options include the introduction of social insurance or private insurance for aged care, changes to income and assets tests, and changes to the treatment of tax concessions for superannuation.[179]

The Royal Commission recommended either a Medicare style levy or a hypothecated levy.[180] Financing for aged care should be considered as part of a broader Federal Government consideration of taxation and retirement incomes.

6.3.3 State governments should lead training programs to grow Australia's care workforce

Australia's care workforce is a critical enabler of future prosperity. State governments should lead the development of training (and re-training) programs, working with education providers and care services, to increase the size of Australia's care workforce.[181]

Healthcare and social assistance are the fastest-growing sectors of the economy, but they often struggle to recruit and retain skilled workers (Section 5.3). Limited migration in the coming years because of border restrictions is likely to exacerbate these challenges.[182] Training new workers for the care economy will require a concerted, collaborative, national effort.

179. See Duckett et al (2020, Appendix B).
180. Royal Commission into Aged Care (2021).
181. See Duckett et al (2020) on aged care workforce training.
182. Especially given historic reliance on migrant workers in care sectors: Grattan analysis of ABS (2019c), ABS (2016) and ABS (2017).

6.3.4 An independent inquiry should review care industries to ensure they are fit to meet future needs

As well as investing more in aged care and childcare, the Federal Government should establish an independent inquiry to review Australia's care industries to better understand the changes that will be required to meet growing demand for care. While many care sectors have a mixed-market model, the Federal Government has a stewardship role to ensure policy and funding settings enable and create the conditions for a high-performing system.

The independent review should encompass health care, aged care, end-of-life care, disability care, and childcare – all of which will need to accommodate growing demand and higher expectations over coming decades. Reviewing these sectors together may identify overlapping challenges and opportunities. All these sectors are heavily influenced by government policy and face growing workforce challenges, including poor pay and career structures.

There is also a big question about how necessary expansions of the care economy should be financed to ensure adequacy of care, equity of access, and sustainability of funding. The independent review should evaluate financing options, including mixed models of taxpayer funding, user pays, and means-testing.

It should also consider the impact of different financing models on worker wages. Government is not necessarily the lead employer in many of these sectors, but the size and structure of public subsidies can still cap the wages of workers and hold back efforts to close the gender pay gap in traditionally female sectors.

These reforms need not be a substantial cost to the budget in the long run. Researchers at Victoria University's Centre of Policy Studies modelled a scenario where government invested sufficiently in care to meet all unmet demand for care (unpaid carers who want more paid work)[183] *and* lift the wages of care workers. They show that by 2030 the net cost to the budget would be less than one fifth of the direct cost, because stronger economic growth would generate more revenue from income taxes and the GST.[184]

An independent review could provide a blueprint for federal and state governments to collectively pursue through National Cabinet.

183. More than 900,000 Australians who provide unpaid care to the elderly, disabled, and children under five say they would like more hours in paid employment: Dixon and Hodgson (2020).
184. Ibid.

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