



BPW Australia

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Eldercare Leave

Purpose BPW Australia takes action for women's equality at work, on boards and in leadership, and works for women's economic independence and equal opportunity. The 2018 BPW Australia Conference resolved to advocate nationally for the introduction of eldercare leave, recognising that women shoulder the primary responsibility for caregiving for both children and elderly relatives.

Context Australia depends on women to be the primary caregivers, whether they are in the workforce or not. This expectation can mean women are forced to retire from the workforce to care for older family members who are approaching the ends of their lives. This is an emerging issue. Federal and state government healthcare and employment policies are based on presumptions that women will both engage with the paid workforce and carry the caring responsibilities for young and elderly family members. Such policies create subtle, covert discrimination against a woman's right to provide for her own personal future welfare without it being at the expense of caring for others.

Key messages

BPW Australia advocates for Australian governments and political parties to address healthcare and employment policies that impose unfair and discriminatory expectations on women by:

- legislating for eldercare leave that fairly remunerates women over the age of 55 who choose to leave the workforce to provide care for older relatives, at a prescribed rate and for a prescribed period of time such that the woman is not disadvantaged in engagement in future employment upon the death of the person being cared for
- that eldercare leave remuneration includes superannuation contribution so that the woman's future retirement security is not impacted by taking eldercare leave
- ensuring that policies which presume eldercare is delivered primarily by women do not impair or put at risk her ability to continue to earn an income while caring for older relatives
- ensuring future policies are equitable and make transparent that provision of community care to older persons is an expectation placed equally on both genders

The Social and Economic Case The Age and Disability Discrimination Commissioner, The Honourable Susan Ryan, described in the 2016 [Willing to Work report](#) that most workers at mid-life need a retraining opportunity so that they can secure an available job in a growth industry but will be challenged by the negative attitudes and treatment experienced by people who have caring responsibilities. Ms Ryan declared we are all likely at some stage in our lives to care for a family member who becomes unwell or has a disability and that more access to flexible working arrangements would help keep people with caring responsibilities connected to the workforce. Creating employment and healthcare policies that recognise the connection between caregiving and maintaining workforce participation will benefit individuals, families, the healthcare system, businesses and the Australian economy but especially women who are often the primary caregiver.

Actions BPW Australia will work to raise public and media awareness of how current healthcare, employment and superannuation policies undermine the ability of women over 55 to create sufficient financial resources for their own retirement welfare when they withdraw from the workforce to care for older people. BPW Australia will lobby the Australian Government, MPs and political parties to introduce eldercare leave to provide remuneration for women over 55 who leave the workforce to care for older family members so they are not disadvantaged for providing care.

Audience The Australian Government, Members of Parliament, political parties and the media.

BPW Australia Policy Position Statement on Eldercare Leave

BPW Australia affirms the following principles:

- To work for women's economic independence and equal opportunity and representation in economic, civil and political life
- To advocate for the elimination of all discrimination against women
- To undertake to present the views of Australian women to BPW International, responsible Australian authorities and governments, business and civil society.

BPWA is an affiliate of [economicSecurity4Women](#), a national alliance of women's organisations advocating for women's economic wellbeing and financial security, and is a member of the [Australian Gender Equality Council](#), a collective of organisations working for gender equity.

BPW Australia notes the following evidence:

Throughout Australia's employment history, women have had to leave the workforce to provide care for others. Until the 1960s this was enforced through government and private policies which made women who married leave the workforce at the [time of marriage](#). These types of policies, though now rescinded, have had residual effects resulting in inadequate amounts of superannuation to support women over 55 in their retirement as evidenced in the Senate Economics References Committee Report entitled [A Husband Is Not a Retirement Plan](#).

International context

By being forced to withdraw from the workforce, older women have lost skills and an employment history which, if maintained, would have enabled them to re-enter the workforce after child-rearing and/or marital breakdown while still showing a [willingness to work](#). In the report [Older Women's Economic Empowerment](#), Rost et al. (2018) found that older women across the world engage in significant amounts of paid and unpaid work with paid work often a necessity, especially for those living in poverty or who have experienced shocks, widowhood, HIV/AIDS in the family or migration of family members. They also found that paid and unpaid work, and particularly having to juggle both, can negatively affect older women's physical and mental health yet family members benefit greatly from their work. Unfortunately, their review also found that there have been few policy frameworks created that focus on older women, interventions to support older women and their work that include social protection, public services and infrastructure, workplace policies, capacity building, education, training and building social support networks.

In Australia, we now have women over 55 who entered university in the 1960s and beyond now reaching the time of life when they are being expected to care for older family members. Having left the workforce intermittently to provide childcare, these same highly educated women trying to re-enter the workforce in their 40s and 50s are likely to be impacted by [ageism](#). Too often, these women are denied suitable work at an appropriate level because employers feel that they will "just retire in a few years so why would we give the work to you".

Today there are 3.8 million people over 65 in Australia requiring support and care. A [carer](#) is defined as a person who provides ongoing help to, or supervision of, people with disability or a long-term health condition, or people aged 65 and over. There are currently 2.7 million [unpaid carers](#) in Australia. More than 2/3rds of these carers are female and the average age of the primary carer is 55 years of age.

If older women are going to be seen as a means to an end, then they need to be remunerated in a manner similar to women who receive public support to care for babies at home until they can return to work. BPW Australia proposes a government-supported eldercare leave scheme, similar to paid parental leave, that recognises older women are leaving the paid workforce to provide care to elderly family members with the intention of returning to the workforce after the person has died. A return-to-work right and fair remuneration, with superannuation guarantee payments, would address the current discriminatory arrangements that see educated and able women lost from the economy and subject to ageism as they seek to return to employment.

Conditions for eldercare should mirror those of [paid parental leave](#):

- be the primary carer
- meet Australian residence requirements from the date the person enters their care until the end of the paid leave period
- have worked at least 10 of 13 months before the care occurs and worked for at least 330 hours in that 10-month period (just over 1 day per week) with no more than an 8-week gap between any 2 consecutive working days
- have received an individual adjusted taxable income of \$150 000 or less in the financial year before caregiving or the date of claim, whichever is earlier
- be on leave or not working from when they become the primary carer until the end of the paid care leave period, and
- make a claim within 52 weeks of instituting caregiving. To receive the full 18 weeks of pay, claims must be lodged at least 18 weeks before the first date of the caregiving commences

The scheme should permit a woman over 55 who becomes a caregiver to have a period of 2 years in which to return to the employment position and company from which she left under the same terms and conditions of employment when she left to provide care.

The initial payment period should be for 18 weeks. Pay for the care services beyond this period would be negotiated between the person and their employee, family or other care providers including future provisions under consumer-directed care policies.

Finally, it is proposed that women over 55 who have provided such care duties receive additional rental assistance above and beyond what is currently available due to the loss of housing that may occur upon the death of the person they are caring for, because women over 55 constitute one of the highest rates of [homelessness](#) in Australia.

BPW Australia seeks the following actions:

- Political parties to develop and adopt an election policy that includes paid eldercare leave with provisions similar to paid parental leave for women over 55 who leave the workforce to care for an older person.
- The incoming government to review, and adopt the reintroduction of the [Australian Women's Budget Statement](#) which recognises and understands the impact that policy making has on the economic security of women.
- Government, employer and industry stakeholders, unions and employee advocates to collaborate to actively promote and implement best-practice strategies to highlight the positive impacts of caregiving when remunerated and protected as a worthwhile occupation.
- Arrangements to recognise the impost eldercare leave may have on business, especially small businesses, and assist businesses to have flexible employment strategies to accommodate all levels of caregiving at any age. This may entail consideration of having a spread of ages in an employment sector rather than an emphasis on younger employees which is currently leading to age discrimination in the workplace and pushing out older women who are still capable of contributing to and needing to work.
- The media to help raise public awareness of the value of providing care to older members of our society because one day it will be them.

BPW develops the business, professional and leadership potential of women through its advocacy, mentoring, networking, skill building and economic empowerment programs and projects.

BPW Australia is a well-established organisation of women who advocate and take national action for women's equality at work, on boards and in leadership. We are affiliated with BPW International, a globally influential women's organisation with consultative status at the United Nations. BPW International works for global gender equality in power and decision-making through our advocacy and UN participation.

BPW Australia welcomes as members women in paid and voluntary work, including women who used to work and women who aspire to work. Our membership includes: employers and employees; corporate women and small business women; women in professions, crafts and trades; and from the non-profit and government sectors.