

Different genders, different lives

Perspective Paper

This paper provides a snapshot of the ways in which gender bias affects women and men throughout their lives. Although there are inequities for both genders, it is fair to say that women face greater long-term disadvantage than men as a result of the structures and processes that frame work and family life in our society. The paper demonstrates that it is not a single moment of inequality that leads to women's lifelong disadvantage, particularly in careers, but the cumulative effect of a lifetime's exposure to gender stereotypes, and their hampering effects on women's opportunities in education and paid employment.

Introduction

Gender stereotyping begins at birth, continues from school through to the end of life, and impacts major life events – including starting and developing careers, negotiating for pay and conditions, receiving promotions, getting married, having a family, and in retirement. The process of differentiating women and men based on what they do affects both genders, but is more easily observed in women's lives.

Gender differences in pay and promotions are evident in most workplaces. Even though research consistently demonstrates that workplace gender equality can help organisations to attract and retain the best employees, reduce the cost of staff turnover and enhance organisational performance,¹ women and men continue to be treated differently in the workplace. Obvious examples are the persistent lack of women in senior management roles, and the equally persistent gender pay gap. Although women comprise around 46% of Australia's employed population aged 20 to 74 years, they comprise only small numbers of senior executives (9.2% of ASX500 directorships are held by women and just over 2% have a female CEO).² Women also continue to earn, on average, 17.1% less than men.³

It is sometimes argued that the gender pay gap is caused by women who, although well qualified, consciously choose not to pursue senior management and leadership roles, preferring instead to step aside from their careers to spend more time on caring responsibilities.⁴ The gender pay gap is also often attributed to women choosing lower-paid occupations and industries because it is easier to balance work with family.⁵ However, it is often the case that women's so-called 'choices' around paid work are heavily constrained by a set of complex, interrelated, and often invisible gender-related factors.

The effect of gender bias over the life course will be explored here through the fictional life stories of two characters – Amelia and William. The narrative around Amelia's and William's experiences is related back to known research in the field and brings to life the effect of gender bias on women and men over the life course.

Amelia's and William's stories

Amelia and William were born in the same month, live in the same street and their parents are friends. They go to the same local preschool and primary school. They become firm friends and frequently play together, although Amelia's toys tend to be traditionally feminine – dolls, crafts and 'dress-ups' – whereas William's tend to be traditionally masculine – bikes, scooters, Lego™ and computers. They go to different high schools, but both achieve well, with Amelia doing slightly better than William overall (although William did better in maths). Both Amelia and William then study a Bachelor of Commerce at university. We will pick up their stories in more detail as they begin their careers at 22 years of age.

In early life stages, 'appropriate' behaviour for boys and girls is defined. We learn things like: girls should wear dresses; boys should be tough and play competitive games; girls should be gentle and look after others. Research has shown that these 'gendered behaviours' are not hard-wired into our brains from birth, but that they develop over time and are malleable. This suggests that they may develop through socialisation processes rather than being innate or instinctual.⁶

Career beginnings

Both Amelia and William apply and are selected for an internship program at a large infrastructure and financial services company. During this program, they are given opportunities to connect with senior leaders, job shadow and receive feedback. Both are given excellent feedback, and both are subsequently offered jobs in the company's graduate

Boys are encouraged to be competitive and dominant while girls are rewarded for being compliant. Women are therefore much less likely to be assertive in negotiations than men. Women do not lack the skills for self-promotion, but fear of being judged poorly as a person and as a potential employee makes them reluctant to promote themselves in ways that would give them access to higher pay and career advancement.⁷

program. Discussing it later, they realise that they were both offered starting salaries of \$47,000, the entry point of the company's graduate pay scale. While Amelia accepted the offer without question, William negotiated for more money and started on \$50,000. They start work for the company at the same time – William in an operational role, where he works with analysts and clients, and Amelia in the human resources team at head office.

Early career development

At work, both Amelia and William could be described as independent, assertive, ambitious, strong and competitive. William is given feedback that he is a 'natural leader' and will go far. Amelia is told that despite being great at her job, at times she may need to 'tone it down' as she can appear brash and unlikeable when she demonstrates her leadership capabilities.

Two years into his role, William is offered a nine month project in the Hong Kong office, giving him the opportunity to gain valuable international experience in a 'hot', mission critical project. When he returns from this assignment, William's manager believes that he has the experience, skills and characteristics needed to be a great team leader, and he is soon promoted to a team leader role, managing a group of seven people.

'Hot' projects are usually highly visible, mission critical and/or international. Experience in them is generally considered essential for career advancement into senior management. Research from Catalyst shows that women get fewer 'hot' projects than men, even after willingness to relocate is taken into account, and despite findings that women are more involved in development programs.¹¹

In the meantime, Amelia has been working as acting team leader to a group of nine junior staff, covering for a person on parental leave. Amelia has shown herself to be very capable, collaborating well with others and achieving great results. When the team leader gives notice that she will not be returning from parental leave, Amelia is offered the job permanently.

Amelia is identified as having good leadership potential and is given the opportunity to participate in a development program for women, in which she establishes a formal mentoring relationship with a senior leader from another division. William doesn't have a formal mentoring relationship but has developed a friendship with his divisional leader who is happy to show William the ropes, invite him along to networking events and the occasional golf game.

Over the next two years, both Amelia and William are promoted to first level manager roles. William consistently receives great feedback for his strong leadership skills. Amelia, on the other hand, receives mixed feedback – most people assess her as either too aggressive or too soft. She seems to work much harder and be more focused on her role than William, yet he consistently gets his bonus pay based on positive performance evaluations. William is now on a higher level in the same pay grade as Amelia, earning \$85,000 per annum, compared to Amelia's \$71,000, reflecting the 17% gender pay gap estimated for people between 25 and 29 years of age.¹² When annual bonuses are included, William is effectively earning \$20,000 per annum more than Amelia, who has fewer opportunities in her support role to earn performance-related bonuses, and is further hampered by mixed evaluations of her performance.

The concept of the 'natural leader' unconsciously colours our perceptions of good leadership as being inherently masculine.⁸ While there is an overlap in the descriptive terms characteristic of both men and managers, there are very few terms shared by both women and managers. This means women are typically seen as not fitting the expectations of what it means to be successful leaders.⁹ Different reasons are also assumed for career success in women and men. For example, a male leader's success is readily attributed to his innate ability, whereas a female leader's success is often attributed to external factors, such as a mentoring or 'good luck'.¹⁰

Both Amelia and William really enjoy working at a strategic level, and both express interest in using the company's study leave and allowance benefits to pursue Masters of Business Administration (MBA). When finished, Amelia returns to her role as a first-level manager and William is offered a promotion to mid-level manager of his business unit. At this point, the gap in their salaries has widened to a full pay grade and William is earning \$22,000 a year more than Amelia, before bonuses. The MBA has paid greater human capital dividends to William than to Amelia, despite the same amount of time and effort being invested by both, and their similar results.

Within two years of finishing their MBAs, Amelia and William have found new roles at different companies. Both of them changed roles to advance their careers, but William was also looking for a position with better pay, whereas Amelia was motivated to leave by a difficult manager. Although both start their new jobs on increased salaries, the gap between their earnings remains much the same, despite the move.

During this time, Amelia and William both marry their respective partners and at age 32, both couples start planning for children.

The gender pay gap starts as soon as graduates enter the paid workforce. In 2012, the median full-time employment starting salary for graduate men in Australia was \$55,000, compared to \$50,000 for women. The 2012 GradStats report identified that male starting salaries were greater than female starting salaries in 13 of 23 fields of study.¹³ Even after completing an MBA, women were likely to start jobs at a lower level and lower salary than men. Men were also more likely to leave their roles to pursue better money and benefits, whereas women were more likely to cite a difficult manager as their reason for leaving.¹⁴

'Human capital' is a person's accrued knowledge, skill, experience and ability, gathered over time in a variety of settings such as in education and the workforce. The rewards a person receives for their human capital – a higher salary, better standard of living etc. – provide a measure of its value. The growth of human capital is affected by opportunity and continuity of employment and when growth stops or slows, already-accumulated human capital loses value. When women reduce paid employment to look after children, their human capital growth can slow or stop. Thus, women tend to accumulate less human capital over a lifetime than men.¹⁵

Parenthood

Amelia falls pregnant after a year and as her pregnancy becomes visible, she is increasingly aware that her input to future strategies or projects is sought less often. She becomes nervous about the organisational changes that may happen while she is on parental leave, and notices that colleagues are more likely to talk with her about her pregnancy than about work. She makes a point of emphasising her continued commitment and ambition during this time.

Amelia has made her intentions of wanting to move into a more senior role clear over the past few years. Six months into her pregnancy, a more senior role becomes vacant and she applies for it. When it is offered to her colleague who has less experience than her, Amelia asks why.

Her manager explains that they prefer someone with a long term vision for the organisation,

hinting that Amelia's pregnancy and impending parental leave would not be well suited to a new role and new responsibilities. It feels unfair, given all of her hard work, the commitment she has shown and her intention to return to her role after a short maternity break.

At much the same time, William's wife is pregnant and he is starting to get excited about impending fatherhood. Three months before the baby is due, William mentions that he is expecting a child soon. He is congratulated by his team and familiarises himself with the forms he needs to fill in when the time comes. Amelia's manager and team seem to expect that Amelia will want to take her full entitlement of six months' paid parental leave, whereas William's manager is surprised at his request to access his entitlement of two weeks' paid parental leave, and William has to negotiate to have his

Becoming a mother can make it more difficult for women to accumulate human capital than men, and this effect can start when a woman becomes pregnant. Visibly pregnant women may be judged as less committed to their roles, less authoritative, less dependable, and more emotional and irrational than other female employees.¹⁷ Pregnant workers are often overlooked for promotion and training and development opportunities, and may be excluded from long-term projects and from hiring and delegation decisions related to parental leave arrangements.¹⁸

request granted. Both Amelia and William return to their full-time roles when their respective leave periods end.

Six months after her return to work, Amelia is surprised to receive a performance assessment which, while not unsatisfactory, is less favourable than usual. She feels concerned about this because she does not think there has been any change in her engagement with her role since her return to work. Because of this lower rating, Amelia does not receive her annual bonus. During her performance feedback, Amelia's manager notes that she is really pleased to have her as part of her team, and that Amelia's peer feedback is very positive. However, when planning Amelia's performance goals for the year, her manager suggests that she should be careful to set easily achievable targets now that she has the added commitment of motherhood. Amelia considers that it is her responsibility, and not her manager's, to decide how best to balance her career aspirations and her family commitments, but she does not want to make the situation worse by arguing the point. Amelia leaves the meeting feeling devalued and frustrated, but for the time being she has little choice other than to accept the situation.

Stereotypes about women as mothers and carers mean that women with young children are less likely than fathers to be nominated for promotion or put forward for leadership programs.¹⁹ It is often assumed that mothers will experience conflict between life and work more often than male colleagues. Research has shown that people are less interested in hiring, training or promoting a working mother than a childless woman.²⁰

In contrast to perceptions of working mothers, **an employed father can be seen as both a better parent and a more competent employee.** One study found that when applying for a job, fathers were held to lower standards in terms of performance and commitment than men without children. Overall, becoming a father has been associated with a better career and higher pay, compared to childless men.²¹

William's first performance review as a new father goes very well. He continues to be judged as competent, but also now seems to be perceived as having more interpersonal warmth and as being more committed to his role than previously. He is given his bonus and invited to attend the next Senior Leadership Forum.

Amelia has found herself on something of a career plateau since becoming pregnant. The longer this career plateau goes on for, the less likely it is that Amelia will be able to revive her career later because the value of her accumulated human capital (i.e. its worth in the marketplace) is diminishing rapidly. Even though Amelia still has her educational qualifications and years of experience, this career plateau makes it hard for her to add to her human capital and thus the rewards that she can expect to receive for it become less. For William, on the other hand, early parenting responsibilities have made little difference to his career development – if anything, his entrance to parenthood has improved his career standing – and his human capital has continued to grow. Its value has also increased and he looks likely to receive further rewards in the form of promotion and pay increases.

At this point, Amelia's annual salary has stayed static at \$92,000 in her lower middle management role, while William's has increased to \$110,000 as he is now at the entry level for senior management pay grades. This wage gap of \$18,000 per annum reflects the estimated gender pay gap of 17% for workers in the 35-39 years age band.²² In his most recent promotion, as a benefit of joining the senior management pay grades, William also received increased employer superannuation contributions of 17%, while Amelia's remained at a standard 10%.

Mid-late career progression

Amelia asks to reduce her hours to four days a week so that she can care for her child, and her manager supports her request. Although William would like to spend more time with his family, he does not ask for flexible work arrangements because he fears he will be judged negatively. The organisation's culture is quite masculine and it is not the norm for male employees to alter their working arrangements to meet family commitments. However, William does arrange to leave work early on some days so that he can collect his daughter from school, and to work from home occasionally while maintaining a full-time workload.

The **gender pay gap** can widen over time because men progress faster and further than women, and tend not to suffer penalties for taking career breaks or shifting to part-time work while focusing on family caregiving.²³ While women usually have lower base salaries than men, additional pay components, such as bonuses, are also lower, and this discretionary pay can increase the gender pay gap even as women's careers progress.²⁴

Many women take part-time or casual work to balance work and family. Part-time roles usually have less responsibility; are considered to be less challenging; and are less likely to result in a promotion when compared to full-time roles. Research has consistently shown that these roles incur a 'part-time penalty' of reduced promotional opportunities and career plateaus, creating an association between part-time work and career limiting roles.²⁸

Both Amelia and William have another child three years after the first. They both notice an increase in the amount of time they spend on domestic work and in caring for their children. William spends about an extra hour per day (and more on weekends) doing things at home. For Amelia, however, caring for her family has become almost a full-time workload.

Amelia's husband works full-time and earns more than her, so his work takes priority. She worries that his full-time job and her four-days-a-week workload will not be sustainable with two young children. For this reason, once her youngest child is settled in day care, she returns to her middle-management role three days a week, job sharing with another mother who also works part-time.

While Amelia has dropped her work hours back to three days a week, William continues in full-time work and his career progresses rapidly. He is promoted to be head of his business unit, which means a lot of travel, long hours and inflexible work schedules. He and his wife agree that she will be the full-time carer of their two children so that William can focus

on his work. William often feels he's missing out on important transitions in his children's lives, but as the primary breadwinner he feels he needs to put his job first or risk his family's financial security.

Three years later, at 40 years of age, Amelia is offered a promotion that will mean working full-time. She accepts and takes on the challenge of becoming the senior manager of a poorly performing business unit which needs to get back on track. Over the next 2 years, Amelia manages the business unit well, but is forced to make the unit redundant when the business is restructured. The dissolution of the business unit is not attributed to Amelia's performance as a leader, but she is unable to be paid any company profit share or bonus due to the outcome.

For William, the business unit that he manages continues to grow. The performance of the business unit is directly attributed to William's successful performance as a leader, and he receives generous bonuses.

Amelia's human capital has not grown or increased in value to any great degree since she had her first child. The opportunity offered to her in senior management on the surface seemed like a chance to get her career back on track, but this was not the case. Despite

starting on a level playing field, the

pay gap between Amelia and William has widened considerably, to the extent where they could not now be considered to be in the same salary band.

During her years in part-time work, Amelia's pay grade did not change, and contributions to her superannuation savings were considerably reduced, particularly during the time that she was on maternity leave. While Amelia's husband's career has been as successful as William's, and he is accumulating a large amount of superannuation, the marriage has not been a happy one and it eventually breaks down. They divorce when Amelia is 50 years old and the children have finished high school. Although Amelia is legally entitled to half of her husband's superannuation savings, she chooses instead to keep the family home, which becomes her single most valuable disposable asset.

The value of William's human capital has increased considerably as his career has continued to progress. He has enjoyed regular salary increases, and is now two full pay grades above Amelia. His bonuses and

other incentives have also allowed him to salary sacrifice substantial sums to his superannuation savings, and he and his wife look set to enjoy a very comfortable retirement. William's wife, however, has almost no superannuation savings of

A Diversity Council of Australia report found that **79% of young fathers would prefer to have some flexibility in their work**, but few actually do. The report also indicated that 37% of young fathers had seriously considered leaving their jobs because of a lack of flexibility.²⁶ More senior roles are seen as less able to be flexible, but a small number of male leaders have engaged in flexible working arrangements in a meaningful way, thus showing that seniority and flexible work can coexist.²⁷

Divorce and separation can have serious consequences for women's financial security in later life. While the law is now more equitable in Australia in relation to property distribution in divorce (e.g. superannuation can be included), women can suffer greater long-term disadvantage as a result of divorce than men because they have fewer and less lucrative opportunities to grow their wealth after a divorce.²⁹ For more information, see the WGEA's perspective paper on Women and Economic Security in Retirement.

her own, because she has been working part time in a relatively low paid administrative role for the better part of 12 years, while caring for their family.

Late career, retirement and old age

As their children were growing, both Amelia and William continued to work full time. Amelia's career and pay never catch up to William's, largely because she has taken career breaks and worked part-time while raising children. She continues to work full time as a Senior Manager in HR until she is 56, then reduces her work hours to part time to care for her elderly parents. At 61, Amelia retires from the corporate world and volunteers her time to a not-for-profit board.

During this time, William continues to work full time and reaches the level of Chief Operating Officer in his organisation. At age 56, he joins the company board. At 61, William decides to reduce his work hours and retire from his full-time role, but continues to serve on the company board for the next five years.

Over her working life, Amelia has accumulated about one third of the superannuation of William. She sells the family home after her adult children have moved away, and buys a small apartment. The proceeds of the house sale combined with her small superannuation fund allow her to initially live comfortably in retirement. As she reaches old age, however, her financial circumstances become increasingly difficult and she must rely on the age pension more for her daily living needs, turning to her children for help with larger expenses.

The superannuation that William has accumulated over his lifetime of working is substantial, and combined with a considerable portfolio of property wealth, he and his wife are able to enjoy their retirement and old age with no financial concerns. William's relationships with his children, however, have become increasingly distant as they have grown up and moved away.

Australia's superannuation guarantee system is based on a percentage of earnings being contributed to a superannuation fund. Partnered men with children earn around \$2.5 million over a lifetime, whereas partnered and unpartnered women with children earn around \$1.3 million. Estimates from 2009/2010 indicate that 50% of women aged 55 – 59 years had superannuation balances of \$25,000 or less, and that women between 60 and 64 years of age had superannuation payouts that were just over half those of men. This imbalance is attributed to women having lower average earnings and accumulating fewer years at work over their adult lives. The net result is that retired men have around 1.7 times the disposable weekly income of retired women.³⁰

End game: Economic Insecurity

Lifetime limits placed on women's capacities to accrue human capital, develop their careers, and earn money at the same levels as men, crystallise into financial vulnerability in later life for many women.

How can gender bias be reduced in the workplace?

Taking steps to embed gender equality in Australian workplaces will have long-term benefits for individuals, organisations and wider society. Some strategies that organisations can adopt to improve gender equality in both the short and long term include:

- setting targets for more equal gender representation at management levels, and any other levels where there are inequalities. See [WGEA's gender target-setting toolkit](#)
- improving work-life balance for women and men by offering equal access to flexible working arrangements: [Learn more about how equal access to flexible working arrangements will help to further break down entrenched attitudes towards gendered roles](#)
- directly addressing any pay inequities across all salary levels and work types [See WGEA's payroll analysis tool](#)
- providing unconscious bias training and removing biases in recruitment and selection and performance review processes
- ensuring women and men have equal access to promotion and increased salaries for all types of work and working patterns (e.g. whether working part time, full time or flexibly)
- providing performance development opportunities (e.g. training) to pregnant employees and returning mothers

- making gender equality targets part of the Key Performance Indicators for senior managers
- recognising the value of mature female workers in organisations
- electing to pay superannuation while an employee is away on parental leave

Conclusion

Even though their life trajectories were quite similar on the surface, Amelia's and William's experiences in the workplace were very different, and those differences were largely the result of gender bias. Both Amelia and William were capable, competent, talented graduates who had similar backgrounds, similar working styles and identical qualifications. However, William received rewards for his strong leadership style while Amelia received ambivalent responses to hers. The same strong leadership style – a stereotypically masculine approach – attracted opportunities to William wherein he was given a career-enhancing 'hot project' early in his career, was earmarked as having senior management potential, and was fast-tracked to senior executive roles. Amelia's strong leadership style earned her censure from her supervisory team, mixed performance evaluations, and few opportunities to advance into senior management.

Having children widened the experiential gap between Amelia and William substantially, with Amelia being sidelined from further opportunities once she became pregnant, and William receiving increased approval and more opportunities after becoming a father. William's success was helped further by the unpaid work of his wife, who gave up her paid employment to raise their children while William pursued his career. Amelia's husband, meanwhile, had much the same career success as William, while Amelia struggled to maintain her career momentum in the face of mounting pressures of parenting and the stereotyped attitudes of her manager in relation to her maternal status.

The end result of these disadvantages for Amelia was that her career and salary progressed minimally in comparison to William's, and her retirement years were spent managing her small superannuation savings and proceeds of the house sale so that she could live comfortably into older age. William and his wife, on the other hand, enjoyed a very comfortable retirement on William's substantial superannuation savings and assets accrued over a life of continuous career advancement. However, in moments of quiet reflection, William laments that he didn't get to spend more time with his children who are now grown up and living overseas.

Taking steps to reduce the impact of gender bias over the life course can create positive outcomes for women and men in every life context – for women who can expect rewarding careers and more financially secure futures; for men who can spend more time with their families; for organisations that will be less likely to lose skilled and expert employees; and to society in which less gender bias means fewer limitations on what the society as a whole can achieve.

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