

Appendix Two: women who experience poor labour market outcomes

Women are not a homogenous group, and their needs and outcomes in the labour market vary widely. Due to additional systemic barriers, some women experience widening of inequity gap that already exists between genders in the labour market. Therefore, Manatū Wāhine has taken an intersectional approach in developing the Women's Employment Action Plan, recognising that women are not a homogenous group. Engaging with women who experience poor labour market outcomes will be integral to this plan.

The Plan will prioritise actions that will have the biggest impact on access to training and employment for wāhine Māori, Pacific women, ethnic and migrant women, disabled women, young women, older women, LGBTQIA+, and sole mothers. Improving economic outcomes for this group of women is likely to generate the greatest wellbeing benefits for women, their children and their family and whānau. It is also likely to generate the best economic return for the economy (better utilisation of women's skills and talents) and the government (increasing tax revenue while reducing demand for benefits, tax credits, and subsidised accommodation and health care).

The Plan includes infographics focused on wāhine Māori, Pacific women, ethnic women, disabled women, young women, older women, and sole mothers. There is limited data available on LGBTQIA+ women.

WĀHINE MĀORI

15 October 2021

Whānau well-being is at the centre of all decision-making about paid and unpaid work for wāhine Māori. The Māori economy is growing year on year and wāhine Māori are key participants.

Wāhine Māori are running businesses, employing people, and are active in nearly every industry – contributing to health, education, science and commerce. Yet, wāhine Māori do not get an equal share of returns for their labour.

Top 10 Career aspirations for wāhine Māori:

1. Teachers
2. Lawyers
3. Doctors
4. Nurses and Midwives
5. Police Officers
6. Veterinarians
7. Travel Attendants
8. Musical Performers
9. Physiotherapists
10. Psychologists

Source: PISA (2018), wāhine Māori aged 15.

Wāhine Māori represent:



8.2%
of the total population



13%
of all employed women



12%
of underutilised New Zealanders



14%
of school teachers



12%
of nurses and midwives



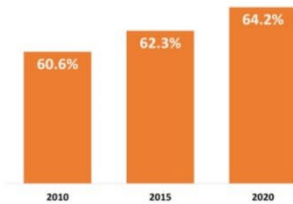
8%
of Chief Executives or Managing directors



Nearly **60%** of wāhine Māori job-seekers want full-time work.

Workforce participation

There has been a steady increase in the percentage of wāhine Māori engaged in paid work. In 2021, the labour force participation rate for wāhine Māori was 63.3%.



The unemployment rate for wāhine Māori in June 2021 was 8.3%.

Gender Pay Gap



In 2021, New Zealand's national gender pay gap is 9.1%. Wāhine Māori experience a larger pay gap in New Zealand.

For wāhine Māori, gender and ethnicity combine to create a pay gap of 14.0% compared with all men.

Compared with tāne Māori, wāhine Māori have a pay gap of 5.5%.

Access to Childcare



Māori mothers are 2 to 3 times more likely than Pākehā to report their child is not in care due to cost and/or access.

Manatū Wāhine are midway through a study of the impact of barriers to childcare on mothers, their families and the economy.

Education

Wāhine Māori made up 17.2% of tertiary qualification graduates in 2019. This is driven by a large cohort of wāhine students aged 40 and over.

Wāhine Māori in Business

Manatū Wāhine's 2019 report *Ngā wāhine kaupakihi: He tirohanga / Māori women in business: insights* identified 6,492 wāhine who worked within businesses they owned.

Wāhine Māori business owners were concentrated with these top three industries:



1,300
in Agriculture, Forestry and Fishing



1,100
in Professional, Scientific and Technical Services



760
in Construction

Challenges to employment include:

- Access to childcare
- Access to finance and business skills
- Stereotypes of wāhine Māori ability to meet lending requirements
- The digital divide
- Flexible education
- Undervaluation of cultural knowledge and practices
- Transport and driver's licences
- Lack of development pathways for wāhine Māori and kōhine
- Expectations to care for whānau

PACIFIC WOMEN

15 OCTOBER 2021

Pacific women are linguistically, culturally, and religiously diverse. Pacific women are active in almost all industries including health, manufacturing, retail trade and the public sector. The largest group of Pacific women are employed in preschool and school education. Pacific women's labour force participation has increase steadily over the last ten years. Currently, Pacific women represent **3.4%** of the working age population and **6%** of all women in employment. By 2030, Pacific people will make up over **10%** of the working age population.

Top 10 Career aspirations for Pacific girls:

1. Nursing and midwives
2. Lawyers
3. Travel attendants and travel stewards
4. Doctors*
5. Teachers
6. Police officers
7. Architects
8. Musical performers
9. Designers
10. Actors

* Aspirations in orange are shared with boys the same age.

Source: 2018 PISA Database, Ministry of Education, Survey of career aspirations of 15-year old Pacific boys and girls.

Pacific women represent:



4%
of the total population



6%
of all employed women



5%
of underutilised workers



4%
of female nurses and midwives



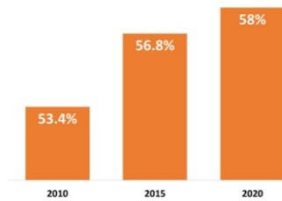
4%
of female lawyers



2%
of female Chief Executives or Managing directors



Pacific women are increasingly in the paid labour force



In 2021, the percentage of Pacific women in the labour force further increased to **60%**.

Gender Pay Gap



In 2021, New Zealand's national gender pay gap is **9.1%**.

For Pacific women, gender and ethnicity combine to create a pay gap of **20.6%** compared with all men. The gap between Pacific women and Pacific men is **8%**.

For every dollar men earn, Pacific women earn **79 cents**.

Access to Childcare



Pacific mothers are the **most likely** to report cost as a barrier to using child care compared to other ethnic groups.

Pacific women in business

The most popular industries for Pacific business women are **professional, scientific, and technical services (18%)**, **construction (13%)** and **health care and social assistance (9%)**. Co-ownership is common.

Over **1,200** Pacific women own and work in these businesses.

At a conservative estimate, in 2017, the Pacific owned businesses in the top three industries generated at least **\$46 million of domestic sales**:



\$100,000+

110 Professional, Scientific and Technical Services businesses generated domestic sales over \$100,000 each.



\$1 million+

21 Pacific Construction businesses generated sales over \$1 million. A further **86** businesses generated over \$100,000 each.



\$100,000+

63 Health care and social assistance businesses generated sales over \$100,000 each.

Meeting the needs of jobseekers



Nearly **60%** of Pacific women job seekers want full-time work.



Nearly **80%** of unemployed Pacific men want full-time work.

People seek part-time work to fit with caring responsibilities, study and when setting up a business.

Challenges to employment include:

- Access to childcare
- Transport and drivers licences
- Flexible education
- Business development skills
- Access to finance
- Stereotypes
- Undervaluation

WOMEN FROM ETHNIC COMMUNITIES

15 OCTOBER 2021

Women from ethnic communities are a diverse group, including women who identify as African, Asian, Continental European, Latin American or Middle-Eastern. About **one-fifth** of the female labourforce are women who are members of an ethnic community.

One-quarter of those from ethnic communities were born in Aotearoa New Zealand. Those who migrated here may have arrived as a skilled migrant, as the spouse of a skilled migrant, as a child in a migrant family, as a student or as a refugee.

Migrants are critical to our workforce, bringing skills and the benefits of diversity. The Ministry for Ethnic Communities is the government's lead advisor on ethnic communities, including advising on policies which impact employment and education outcomes. The Ministry for Ethnic Communities, MBIE and MSD are jointly undertaking an Employment Action Plan. Manatū Wāhine is developing the Women's Employment Action Plan alongside all population plans to ensure better employment outcomes for women.



20%
of the female labour market are women from ethnic communities*
*Source: Census 2018



51%
of the ethnic community labour force are women*



5%
of women from ethnic communities are unemployed*



4%
of public sector board members identified as Asian. **Less than 1%** identified as Middle Eastern, Latin American or African.



12%
of workers in the public service identified as Asian
Source: PSC 2020



75%
of women from ethnic communities were born overseas*

Over **70%** of employed women from ethnic communities work full time



■ full-time ■ part-time

Labour force status for women from ethnic communities, 2018



■ full-time ■ part-time ■ unemployed ■ NILF

Migrant women and women from ethnic communities are essential to Aotearoa New Zealand

One in four New Zealanders were born overseas. Aotearoa New Zealand has the **fourth highest** overseas-born population after Switzerland, Australia and Luxembourg.

Migrants are critical to our skilled workforce. Most migrants granted residence stay in New Zealand on a long-term basis, and the retention rate has been slowly increasing. Of those people granted residence in 2011/12, **89.1 percent** were still in Aotearoa New Zealand after five years, up from **79.6 percent** in 2001/02. Recently, migration patterns have been disrupted by COVID-19.



Gender Pay Gap



In 2021, New Zealand's national gender pay gap was **9.1%**.
For **Asian women**, gender and ethnicity combined to create a pay gap of **12.1%** compared with all men.

For **Middle Eastern, Latin American and African women**, the gender pay gap was **6.9%**

More diversity is needed for effective governance

2021 marked a milestone for Aotearoa New Zealand with women making up **50.1%** of public sector board members. However, diversity on boards is lagging: just **4%** of those on boards identified with as Asian, and **less than 1%** identified as Middle Eastern, Latin American or African.

Asian women in business

Over **13,000** Asian women own and work in business. At a conservative estimate, in 2017, Asian-owned businesses generated at least **\$1.29 billion** of domestic sales in these top three industries:



\$1 million+
1,810 accommodation and food businesses generated sales over \$1 million each, and another 290 businesses generated over \$100,000.



\$1 million+
1,080 retail businesses generated sales over \$1 million each, and another 280 businesses generated over \$100,000.



\$1 million+
69 businesses in professional, scientific and technical services generated sales over \$1 million each, and a further 780 businesses generated over \$100,000.

Business data for all ethnic communities is not available.

Challenges to employment include:*

- Women from ethnic communities face multiple layers of discrimination, including racism
- Recognition of overseas qualifications
- Limited knowledge of the New Zealand labour market and pathways to employment, and understanding of their rights as employees
- Limited knowledge of government services
- Limited social, community, and employment networks
- Potentially limited financial or personal resources to enable work, such as transport, or inflexible work options that are not suitable for child caring

*Source: Employment Action Plan for Former Refugees, Recent Migrants and Ethnic Communities

DISABLED WOMEN

15 October 2021

Almost **1 in 4** New Zealanders are disabled. Disabled workers (aged 15-64) make up **2%** of the New Zealand labour market and are represented at a similar proportion across all sectors. So all industries, and their workers, can benefit by being more responsive to disabled workers.

Disabled workers are under-represented in higher-income positions, and are less likely to have a qualification (and higher qualifications) than non-disabled people. Disabled women's unemployment rate has tracked downward over the last five years from 15 percent in 2017 to 8.2 percent in 2021.

Disabled workers, on average, work **3 hours less** per week than non-disabled workers. For some, reduced hours will provide flexibility. Like non-disabled women, disabled women work fewer paid hours than men, reflecting the high need for flexible working conditions shared by all women.

Disabled workers stay longer with their employers, staying almost **3 years longer on average than non-disabled workers**.

Disabled people are almost twice as likely to be 'underutilised' than non-disabled women. In June 2021, **1 in 5** disabled women (22%) were 'underutilised' as a group, including unemployed and underemployed, and seeking more hours of work.

Young disabled people are **four times as likely** to not be in employment, education or training, than their non-disabled peers.

Key statistics (aged 15-64):



74%
of disabled adults not in paid work would like a job



32 hours
Average weekly hours worked by disabled women



8.2%
unemployment rate for disabled women



60%
of working disabled people were satisfied with their job



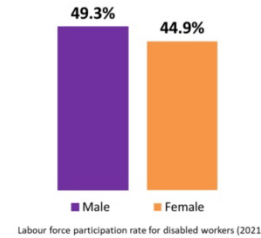
37%
Experienced discrimination in the past 12 months



65.1%
Of disabled women have a qualification

Workforce participation

In 2021, **45%** of female disabled workers (aged 15-64) were employed or seeking paid work. This participation rate has been stable since statistics on the employment of disabled people became available.

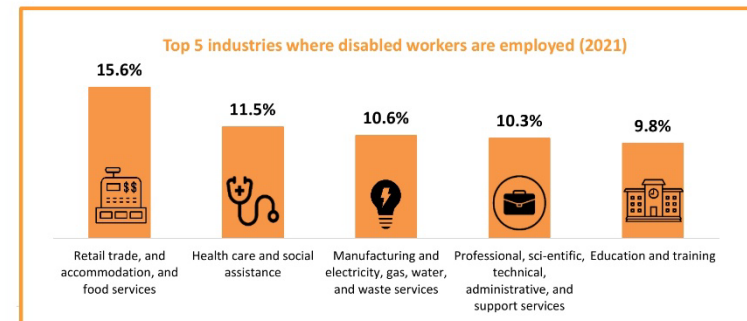


In 2021, **65.7%** of employed disabled women worked full time, and **34.3%** part-time. This pattern is close to the part-time/full-time pattern of all women.

Disabled women worked an average of **32** hours a week, compared with **34** hours per week for non-disabled women.

Top industries for disabled workers

While disabled workers are represented equally (**2%**) across all industries, industries vary by size. Nearly **16%** of all disabled workers are employed in retail trade, accommodation or food services. The next most common sector is healthcare and social assistance.



Gender Pay Gap

In 2021, New Zealand's national gender pay gap is **9.1%**.



The gender pay gap for **disabled women** compared to all men is **19.0%**. This gap reduces only slightly to **16.1%** compared to disabled men.

As at June 2021, disabled women have an hourly median wage of **\$23.50**, compared to **\$28.00** for disabled men and **\$29.00** for all men.

Qualifications

In 2021, **65.1%** of disabled women held a school qualification or higher.



17.9% held a bachelor's degree or higher.

Reasons for leaving the workforce

Half of working-age disabled people who left their job did so due to a **sickness, illness or injury** – compared to **14%** of non-disabled workers.

The second main reason that disabled workers leave their job is that they were laid off or made redundant (**8.7%**). This is similar to non-disabled workers (**9.4%**).

YOUNGER WOMEN AGED 15-24

15 OCTOBER 2021

Part-time work supports younger women (aged 15-24) while studying, and helps to build skills and networks. The young women's workforce is evenly split, with **nearly half (48.9%)** of younger women employed part-time and half in full-time roles (51.1%). By comparison, over **two-thirds (67.7%)** of young men work full-time. Nearly **1 in 5** young female workers are employed in hospitality. Over **two-thirds** of younger women in this industry work part-time (**65.7%**).

Young people have higher unemployment rates, regardless of gender. In 2021, the unemployment rate for younger women was **12.8%** compared to **5%** for all women. For men, these figures were **12.5%** and **4.4%** respectively.

The gender pay gap starts at zero. There is no gender pay gap for workers aged 15-19, as there is little discretion in wages and many earn the minimum wage. For those aged 20-24 a pay gap emerges where women earn **3.6%** less than men.



62%

of younger women are in the labour force



40%

of employed younger women work in retail trade and accommodation



7%

of the labour force are younger women

Top 5 industries for youth (15-24)

Females

Retail trade and accommodation (40%)
Health (12.6%)
Professional and administrative services (8.7%)
Education and training (8%)
Arts, recreation and other services (7.7%)

Males

Retail trade and accommodation (26%)
Construction (20%)
Manufacturing (11%)
Professional and administrative services (8.9%)
Agriculture (6%)

Young workers, and women in particular, are highly concentrated in hospitality, tourism and retail trade work. These industries are often impacted by economic downturn. COVID-19 impacted these sectors, reducing jobs for some and reducing hours for others (under-employment). **One-third** of all under-employed women are working in retail trade.

Retail, Trade and Accommodation provides work to **26%** of employed young men and **40%** of young women.

Young men have been more insulated from disruptions to their employment and training, with **20%** employed in construction – an industry where apprenticeships make it possible to earn while you learn.

Effects of COVID-19 on education



Study and employment disruptions due to the COVID-19 pandemic have affected students around the world.

In New Zealand, primary and secondary students lost up to **10 weeks of learning** in the 2020 lockdowns, with students in Auckland further impacted by additional lockdowns in 2021.

Lockdown effects have played out differently, depending on how well resourced students are. A Christchurch survey identified some **benefits** to lockdown learning such as **less distraction, more family engagement** with students' education, and greater choice about when and what to study.

However, not all students have benefitted. Only **24%** of NCEA students thought learning from home made them a better learner. The NZ Education Review Office found **anxiety, under-achievement**, and the demoralising impact of a lack of academic progress affected students – particularly those from low-decile communities and those in Auckland. **Two-thirds of schools (66%)** report concerns about student progress due to COVID-19 lockdowns.

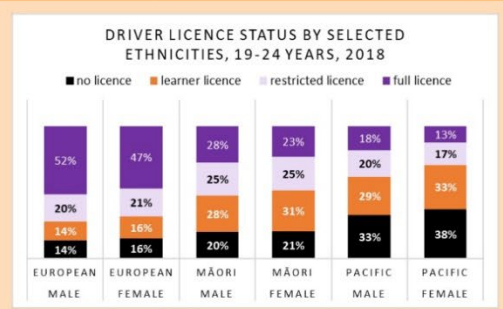
Female students are more likely to complete their tertiary studies



Between 2006-2018, the average completion rate for 3-year programmes (such as a degree) was **53%** for female students compared to **49%** for male students. For five-year programmes, **64%** of female students completed their studies compared to **60%** of male students.

Driver licences enable employment

A driver licence is a great enabler to access employment and training, particularly for mothers. It is also a de facto qualification for many employers, and a form of identification for many young people. There are distinct differences in driver licence acquisition by gender, age and ethnicity.



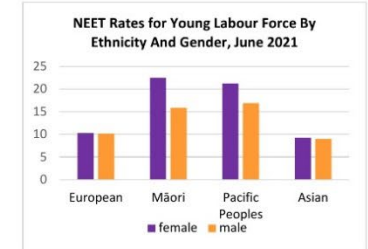
Earning and learning



1 in 5 younger women – or 63,000 students – are earning and learning.

That is, they are working whilst they are studying. A further **11,700** women (aged 15-24) are looking for jobs while studying. Part-time work and seasonal work are also important economic supports for students.

In 2021, **13.6%** of females (aged 15-24) are not in employment, education or training (NEET), compared to **11.5%** for males the same age.



Young Māori and Pacific women (aged 15-24) had less engagement with work and education, than other younger women and men.

For women aged 20-24, this is partially explained by caring responsibilities, and difficulties securing childcare. Being outside of work and education can indicate difficulty securing training or work that fits with transport, caring, accommodation or childcare.

OLDER WOMEN

15 OCTOBER 2021

One-quarter of all workers in Aotearoa New Zealand are aged 55 years and over.

Like other workers, older workers seek a safe and respectful workplace that offers flexibility and the opportunity to develop skills.* Flexible work arrangements, such as part-time work, allow time for other commitments whether they be caring responsibilities, volunteering, or for health, disability or personal needs. Part-time workers, particularly women and those aged 65+, are most likely to do volunteer work.

Paid work can bring many benefits and provide social engagement, physical activity, and a source of identity. The Retirement Commission estimates that **one-third** of those working past the age of 65 are doing so out of financial necessity. This necessity can be a result of “cumulative lifetime labour market disadvantage”. The retirement savings of Māori and Pacific people are lower than other ethnicities, and retirement savings for women are lower than men.*

Older workers are more susceptible to long-term unemployment following an economic shock. Five years after the 2009 financial crisis displaced workers aged 50+ reported **11-12%** lower employment, and those who had re-entered employment reported **25%** lower earnings. Over the same five year period both impacts had disappeared for workers of other age groups.*

Older women represent:



15%
of the total population are women aged 55+



13%
Gender pay gap for women aged 55-59



2%
of women aged 65+ are actively seeking paid work



16.3%
of all retail trade workers are aged 55 and over.



27%
Of female workers aged 55+ work in the Health sector



2%
of all managers are women aged 65+, compared to **6%** of men the same age.



1 in 5 (21%) female workers are aged 55+

For people approaching retirement, net worth varies significantly by gender and ethnicity



\$239,000

All men



\$216,000

All women



\$107,000

Māori women



\$29,000

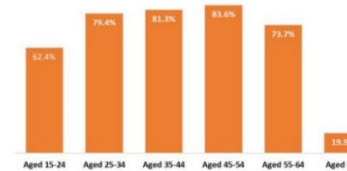
Pacific women

Individual median net worth for those aged 45-54 in 2018. Source: StatsNZ

Workforce participation

In 2021, **73.7%** of women aged 55-64 were in the labour force. After the retirement age (age 65+), this figure drops to 1 in 5 women (20%).

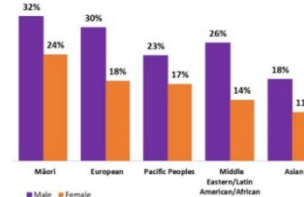
Women's labour force participation rate by age (2021)



Employment rates for those aged 65+ differ by gender and ethnicity

Māori men and women under 65 have lower employment rates, but Māori people aged 65+ are more likely to be employed than other older people. This may reflect a greater need to work to make ends meet, but further work is required to confirm this.

Employment rates in 2018 for those aged 65+



Top 5 industries for older female workers

Female workers aged 55+ work in the following top 5 industries:

1. Health (27%)
2. Education and training (17%)
3. Retail, trade and accommodation (13%)
4. Professional and administrative services (7%)
5. Public administration and safety (7%).

Other main industries include manufacturing (6%), and arts, recreation and other services (5%). These are the same main industries for women aged 65+.

There are nearly double the number of older retail trade females compared to men – **62%** of older retail trade workers are women.

Lifetime earnings

It is estimated that a woman will earn **\$880,000** less than a man over her lifetime. This can be attributed to many factors including occupational segregation, time out of the workforce, and the gender pay gap.



Gender pay gap:

The gender pay gap, compared to men the same age, is:

- 8.3% for women 65+
- 15% for women aged 60-64
- 13% for women aged 55-59



Older workers face longer unemployment

Just **1.9%** of women aged 65+ are unemployed, compared to an unemployment rate of **5%** for all women. This is similar for male workers, whose unemployment rates sit at **1.5%** and **4.4%** respectively.

Older workers are over-represented among the long-term unemployed. In June 2021, nearly **1 in 5 (20%)** of Jobseeker recipients were aged 55-64.

Jobseeker recipients aged 50+ stay longer on benefits than younger workers. In 2020, **2 in 5** of job seeker recipients aged 50+ (**41.5%**) had received the benefit for more than one year.*

Challenges for older workers can include:

- Underutilisation
- Ageism, or age-based discrimination
- Overlapping challenges due to age, gender and ethnicity
- Undervaluation of cultural knowledge
- Digital literacy
- Longer unemployment periods

Disruptions to employment can significantly impact on retirement savings and affect workers' plans for transitioning out of the work force.*

*Source: Draft Older Workers' Employment Action Plan

SOLE MOTHERS

16 SEPTEMBER 2021

Nearly **60%** of sole mothers were in paid employment at the last census (2018), making the labour market the main source of financial support for sole parent families.

Sole parent support is also an important form of financial support to sole parents and an essential safety net. Nearly **49%** of sole mothers received sole parent support in 2018, (compared to 20% of sole fathers). This is explained partly by sole fathers caring for older children. Many of those receiving sole parent support also declare regular part-time work. Twenty percent of sole parents receive sole parent support for less than one year.

The unemployment rate for sole mothers in 2018 was **12.7%**, three times the unemployment rate of mothers in couples (4.3%).

Mothers represent:



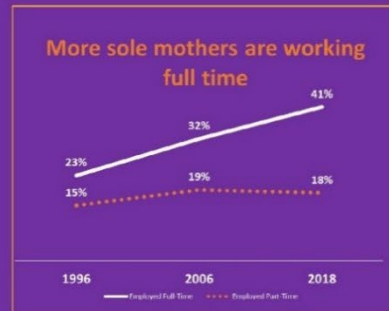
67%
Labourforce participation rate for sole parents



45%
of mothers on sole parent support have a full drivers license (compared to 74% of all mothers)



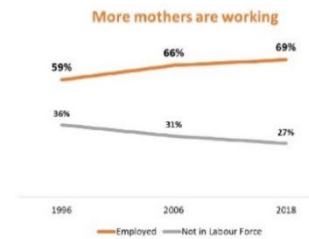
12.7%
Unemployment rate of sole mothers



More mothers are working

More mothers are in the labour force, with **69%** of mothers employed in 2018.

More sole mothers are also working: **59%** of sole mothers were employed in 2018 compared to 37% in 1996.



About two-thirds (65%) of employed mothers work full time. This number was similar for employed working mothers in a couple (64% worked full time), and sole mothers (69% worked full time).

Access to Childcare

Sole parents are **twice as likely** to experience affordability difficulties accessing childcare than women living with a partner, and are substantially more likely to experience other access difficulties.

Māori mothers are **2 to 3 times** more likely to report their child is not in care due to cost and/or access than Pakeha.

Wellbeing

Last year, nearly one-fifth of sole parents did not have enough money for everyday needs. Sole parents are also more likely to living in damp, cold and mouldy homes.

In March 2021, over **one quarter** of sole parents gave low ratings of overall life satisfaction (**26%**) compared to partnered mothers and fathers (11%).

Nearly **one third** of sole parent gave low ratings of family wellbeing (27%), and received help from an organisation such as a church or foodbank in the past 12 months (27.3%)

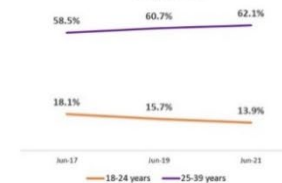
Support for parents

The age of parents receiving sole parent support (SPS) is rising. In 2021, nearly **two-thirds** of parents receiving support were aged 25-39 years old.

Over **50%** of all recipients (both genders) had a dependent child under 5 years old.

In June 2021, over **60,000** mothers received SPS in the last 5 years – comprising **91%** of all recipients.

Age of Sole Parent Support recipients* all genders



Driver license type by motherhood status, 2018

