



An open letter to the Treasurer, Hon Josh Frydenberg MP

Monday 14th October 2019

Dear Treasurer

We, the undersigned, request that an additional term of reference be included in the recently announced Review of the Retirement Incomes System to explicitly focus on the significant and worsening issue of the economic insecurity of women in retirement.

The systemic, structural, economic, social and demographic drivers of the gender retirement gap have been well documented, and mean that:

- women have been retiring with on average just over half the superannuation savings of men;
- increasing numbers of women are experiencing poverty in retirement;
- single retired women are the fastest growing cohort of the homeless; and
- one in three women has no superannuation and one in four women retire with no superannuation.

Adding such a term of reference will ensure that there is specific gender analysis of current and alternate policy settings and will ensure that resulting policy making will improve retirement outcomes for women.

Improving retirement outcomes for women should be a specific objective of the review.

Yours sincerely,

Cate Wood, Chair – Women in Super
Sandra Buckley, CEO – Women in Super
Robbie Campo, Director – Women in Super
Board Member / Chair – WIS Policy Committee
Dr Elizabeth Adamson, Research Fellow – Social
Policy Research Centre (UNSW)
Roselynn Anderson, Chair – economic
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Sector Union of Australia
David Atkin, CEO – Cbus
Professor Siobhan Austen PhD – Curtin
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Professor Marian Baird AO, Professor – The
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Christine Bartlett, Non-Executive Director
Melissa Birks, VIC Deputy Chair – WIS Board
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Jenny Boddington, Non-Executive Director
Catherine Bolger, President – AIST
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Cath Bowtell, CEO – Industry Fund Services



Professor Deborah Brennan, Emerita, Social Policy Research Centre – University of New South Wales

Lucy Brogden AM, Patron – Sydney Women’s Fund / Director – Be Kind Sydney

Dr Ray Broomhill, Adjunct A/Professor, School of Social Sciences – University of Adelaide

Jacqueline Brotherton, Chair – Transport Women Australia Limited

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Sally Capp

Professor Sara Charlesworth, Centre for People Organisation & Work, RMIT University

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Dr Amanda Cooklin, LaTrobe University

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Professor Lyn Craig, School of Social and Political Sciences – The University of Melbourne

Frances Crimmins, CEO – YWCA Canberra

Louise Davidson, CEO – ACSI

Chris Davies, CEO – Telstra Super

Joanna Davison, CEO – Fund Executives Association Limited

Wayne Davy, CEO – Tasplan Super

Emma Dawson, Executive Director – Per Capita

Richard Denniss, Chief Economist – The Australia Institute

Charlie Donnelly, CEO – LUCRF Super

Melissa Donnelly, Acting National Secretary – CPSU (PSU Group)

Michael Dundon, CEO – VicSuper

Naomi Edwards, Chair – Tasplan Super

David Elia, CEO – Hostplus

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Joanna Field, Co-President – Women in Technology

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Dr Terrance Fitzsimmons, CEO – Australian Gender Equality Council

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Sandy Hutchison, Founder and CEO – Career Money Life

Betty Ivanoff

Jane Jose, CEO – Sydney Community Foundation

Janette Kendall, Non-Executive Director

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Fiona Lawrie, Founder & CEO – Tradeswomen Australia Foundation
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Wendy McCarthy AO, Patron – Sydney Women's Fund
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Sally McManus, Secretary – ACTU
Lata McNulty, Chair – WIS NSW
Jamie McPhee, CEO – ME
Beth Mohle, Union Secretary – Queensland Nurses & Midwives' Union
Sam Mostyn, Chair – Australia's National Research Organisation for Women's Safety
Susan Murray, Managing Director – Zero Suicide Institute of Australasia
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Linda White, Assistant National Secretary – Australian Services Union
Professor Gillian Whitehouse, School of Political Science and International Studies – The University of Queensland
Laura Wright, CEO – NGS Super
Amanda Young, CEO – First Nations Foundation