Workplaces FOR Women
EQUALITY RESOURCES

In 1992, Unions won super for all working people.
Now, super is a protected workplace right.

Superannuation

See Fair Work Act s. 116A for more information

For most Australians, super is the main way working people save for a dignified retirement. On average though, women retire with 25.1 per cent less super than men. This is due in large part, to the gender pay gap, unequal care responsibilities and discrimination in career opportunities.

Unions across Australia have campaigned and won changes to improve super for working women, including increases to the super guarantee lifting it from 10% in 2022 to 12% in 2025, and super is now paid on government paid parental leave. Unions are also bargaining every day to improve entitlements in enterprise agreements which promote gender equity and encourage greater financial security in retirement for women.

What is superannuation (super)?

Your employer pays a minimum of 12% of your wages into a super account, which is then invested for you until you retire. This is called the *"superannuation guarantee"*.

All workers have a right to super if you are:

- Over 18 years; or
- Under 18 years and you work over 30 hours a week.

When is super paid?

The Australian Tax Office (ATO) says that employers must deposit your super at least every 3 months.

Something to check: Some union negotiated enterprise agreements may require super to be paid more regularly.

Does super need to be included on my payslip?

Yes. Your payslip must include information about:

- how much super you have earned
- the pay period your super was calculated; and
- the date your super contribution was deposited.

What is super paid on?

Super is only paid on your *"ordinary time earnings"*.

This includes things like the ordinary hours you worked, annual leave, sick and carer's leave, family and domestic violence leave and long service leave (among other things).

Super is not paid on overtime pay, reimbursement of expenses and employer provided parental leave.

Is super paid on parental leave?

Yes and no. Super is not paid on employer paid and unpaid parental leave.

From 1 July 2025 the ATO will now pay super on Government funded Parental Leave Pay. This is called the *"Paid Parental Leave Superannuation Contribution"*.

The ATO will deposit money into your super account after the financial year has ended.

Something to check: Many Union negotiated Enterprise Agreements do pay super on paid and unpaid parental leave.

What should I do if my employer doesn't pay my super?

From 1 January 2024, super is now a minimum workplace right protected in the Fair Work Act.

This means that if your employer does not pay you super, and you can't find a solution at the workplace level, there are now legal options to recover your money. This can include making an application to the Small Claims Division of the Federal Court.

Reach out to your union for advice and support.

Are there any changes coming?

Super is frequently stolen; not paid by employers.

In response, the Government has already included super in the National Employment Standards as a minimum workplace right.

From 1 July 2026, employers will be required to deposit their workers' super into accounts within 7 business days of payday. This will increase transparency and make it easier for workers to track whether or not your super is being paid.

Payday super law officially passed Parliament on 4 November 2025.

"When I was starting my apprenticeship, my male counterpart got paid more

- Apprentice Fitter

"I have so many different skills, which I have trained people. Yet I still get the same pay as the next guy that I'm training"

- Vehicle Surveyor

What can I do?

There are a few things you can do to maximise your super:

1. Download the App

Almost all super funds have a mobile app or online portal. This is the easiest way to track your balance and ensure that your employer is paying your entitlement.

2. Consolidate your funds

If you have multiple super accounts, you are likely paying multiple fees. Combine your super into one account. This is easy to do using your MyGov/ATO portal.

3. Choose the right investment

Thinking about your time of life and your values, choose the investment strategy that is best for you. Almost all super funds provide free consultation and support services. Reach out early and pick the option that works for you.

4. Choose the right fund

Choose a super fund that is best for you.

There are significant differences between super funds in terms of returns and fees. Industry funds are not-for profit and are run only to benefit members, not shareholders. They usually have low fees, deliver strong, long-term returns and consistently out-perform retail funds. Do your research and pick a fund that is best for you.

5. During parental leave

Super funds charge insurance premiums. Some funds will not charge these fees while you take up to 12 months of parental leave, saving you money. Get in touch with your fund to find out if you are eligible.

On average, women retire with 25.1% less super than men. The gender super gap isn't caused by one single thing. It is the result of many factors, including:

- The persistent gender wage gap
- How society values certain work (male dominated industries pay more than female dominated industries)
- Who gets promoted and training/overtime opportunities
- Who takes parental leave
- Who's expected to do the unpaid care work

If women earn less at work, they accrue less super.

Join us!

Women make up 48% of the Australian workforce, but much fewer join male dominated industries. The Workplaces for Women Project is promoting and advancing equality in gender segregated industries and is helping to create workplaces where women are safe, respected, included and equal.

Rights at work resources here

"Because the more of us that get into the workplace, the better it will be for us all. Workplaces and cultures will only change if we can get more women to help us change."

- Trades Assistant

"I just think women thrive in this industry and we're bloody good at it!"

- Bus Operator

Workplaces FOR Women

EQUALITY RESOURCES

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weareunion.org.au/w4w

Australian Government

VICTORIAN TRADES HALL COUNCIL