

POLICY BRIEF

ARTIFICIAL INTELLIGENCE, GENDER AND ECONOMIC EQUALITY

July 2025



Acknowledgement of Country

The Working with Women Alliance acknowledges the Traditional Owners of the land on which we work and live.

We pay our respects to Aboriginal and Torres Strait Islander Elders past, present and future, and we value Aboriginal and Torres Strait Islander Elders past, present and emerging.

We value Aboriginal and Torres Strait Islander histories, cultures, and knowledge.

About Us

The Working with Women Alliance (WwWA) represents two key portfolios: National Women's Safety (NWS) and National Women's Equality (NWE).

The WwWA connects the critical areas of gender-based violence prevention and the advancement of women's economic equality and leadership, bridging these important policy fields for greater impact.

We work with members and stakeholders, including the Australian Government, to provide expertise and advice on gender equality and women's safety.



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Working with Women Alliance



Executive Summary



Artificial Intelligence (AI) is transforming productivity and employment and potentially driving GDP growth in Australia. However, any gains in productivity made through the use of AI must be balanced against the potential risks for women's economic equality.

Artificial Intelligence and Large Language Models (LLM) usage have increased rapidly in Australia over the last year, especially in business contexts. The Australian Government acknowledges that "AI is part of our daily lives and will transform every sector and society" and that AI is driving growth in jobs across the country.¹ Given its proliferation, it is important to consider the impact of AI adoption on gender equality and economic security for women.

AI systems are not objective – they reflect the partiality of those who build them. When only one in three AI developers is a woman, gender bias is embedded from the ground up.² A lack of diversity amongst AI developers creates representation bias, where AI datasets fail to recognise or accurately reflect the experiences of women and gender-diverse people. As a result, AI tools may reinforce gender stereotypes, such as associating effective leadership with typically masculine traits.³ Research has found that 44% of AI systems show gender bias, and 25% show both gender and racial bias.⁴ These outcomes are not accidental, but a result of who is (and is not) in the room when AI is built and trained.

AI is increasingly being used for recruitment and impacting the jobs women are encouraged to apply for, as well as how their applications are ranked by potential employers. There is evidence to suggest the jobs currently being done by women are most at risk of being replaced by AI systems⁵. Despite this, women are less able to access the training necessary for jobs requiring AI adoption.

The historic gender bias that has put women at ever higher risk of social and economic disadvantage is exacerbated by reliance on unregulated automated decision-making. For example, financial lending decisions are increasingly informed by AI systems that can expose women to higher rates, lower credit limits and starkly different financial advice to men. AI systems also reinforce the discrimination women, particularly women with children, face in the private rental market.

While we have acknowledged that 95% of jobs will be impacted by AI in Australia⁶, we do not yet have stringent regulations in place to ensure that systems are ethically developed and governed, and women are not economically disadvantaged by this transition.

AI Regulation and Oversight

We need to ensure that we regulate and monitor algorithm-facilitated discrimination and ensure that women benefit from the innovation and increased productivity that AI adoption promises.

Recommendations

- 1.1 Ensure AI research and development strategy and funding has a gender lens and prioritises the elimination and minimisation of algorithmic bias.
- 1.2 Ensure that employment, housing and the financial sector are classified as high-risk for the purposes of AI Safety Standards.
- 1.3 Consider making the AI Safety Standards, including the 10 AI Guardrails, mandatory for all sectors.
- 1.4 Ensure all Government AI strategies, frameworks, regulations and action plans include a gender impact statement, especially in relation to productivity.
- 1.5 Develop regulations for AI adoption in the private sector that include:
 - a) a requirement for organisations to demonstrate meaningful human oversight of AI deployment
 - b) transparency and responsible disclosure of AI impact
 - c) accountability for outcomes of AI use, particularly in workplace relations, housing and the financial sector
 - d) a commitment to embedding AI capability uplift in industries at high-risk of AI transformation.
- 1.6 Re-establish the Department of Industry, Science and Resources' AI Expert Group and ensure the group has sufficient expertise and capacity to advise on the gender impacts of AI development and deployment.

AI and Women's Employment

AI Recruitment Tools

Over half of Australian organisations are now using AI tools ‘moderately’ or ‘extensively’ to filter their job candidates.⁷ AI hiring systems use machine-learning algorithms to classify, rank and score job applicants. Although these systems promise time and cost savings for employers, algorithmic bias within the hiring process negatively impacts women and other marginalised job seekers.

For example, Amazon’s AI-powered recruitment tools downgraded CVs that included the word “women’s”⁸ and LinkedIn’s recommendation algorithm prioritised men simply because they applied to jobs more often.⁹ The video interview platform HireVue scored candidates based on facial expressions and language styles commonly used by men.¹⁰ Not only have facial expressions been proven to be an ineffective marker of capacity, emotional state or character¹¹, but using AI hiring systems to assess facial expressions disproportionately disadvantages minority candidates. Indeed, facial recognition algorithms used in automated job interviews have a 35% higher error rate for recognising the gender of women of colour when compared with white men.¹²

Research from the University of Washington found three AI hiring systems (large language models from three different companies, Mistral AI, Salesforce and Contextual AI) favoured white-associated names on CVs 85% of the time, female-associated names only 11% of the time and never favoured Black male-associated names over white male-associated names.¹³

Even when developers directly remove gender from the algorithm, AI still learns bias through patterns in the data. For example, AI hiring systems rank applicants with gaps in their CVs lower than other applicants, and these applicants are often women with caring responsibilities, or who have taken parental leave.¹⁴ The use of this kind of discriminatory system could also disincentivise men from taking parental leave or taking on more of the care load. In this way, caring responsibilities, and other gender indicators, become a proxy for gender, and the algorithm penalises accordingly.

Algorithm-facilitated discrimination is exasperated when many of the AI hiring systems specifically exclude applicants who do not fit a particular model. Existing bias is often transferred to the AI systems, where it can be more difficult to pinpoint and address. For example, a requirement to make eye contact in a video interview might favour neurotypical applicants in ways that neurodivergent applicants are unaware of and unable to challenge.

Time limitations for answering questions in AI-generated personality assessments is likely to disadvantage people from non-English speaking backgrounds in need of more time to understand the question and respond accordingly. Further, engaging with AI hiring systems requires a level of digital literacy and internet connectivity that is not always available.

Despite these risks, Australia does not have specific legislation or regulations governing the use of AI hiring systems or requiring that applicants be informed about their use. According to the Department of Industry, Science and Resources, two thirds (65%) of organisations have not reviewed their AI algorithms or training data for potential bias and only one in four (28%) have used resources and tools to mitigate bias.¹⁵

Current laws place the burden of proof on job seekers to demonstrate discrimination, which is unrealistic or impossible when AI systems are opaque and often protected proprietary. Without proper regulation, the increasing use of AI hiring systems will cement existing bias and further lock women and other marginalised people out of employment opportunities and economic equality.

Automation of Women's Jobs

While almost all jobs in Australia will be impacted by AI adoption, the low-paid, insecure jobs that are predominately done by women, such as retail, clerical and administrative, are most at risk¹⁶. Automation exacerbates the insecurity of these jobs, which are most likely to be replaced by AI systems, and whose workers are least likely to have employment protections or be offered support to retrain. Half of small and medium Australian businesses are adopting AI, and the highest rate of adoption is in services, followed by retail trade – industries typically dominated by women.¹⁷

Even within these industries, women's jobs are most at risk. The number of women's jobs at risk of automation in retail trade is double the number of men's jobs at risk of automation in the same industry.¹⁸ A report from the UN's International Labor Organisation found that automation could transform or replace just under 10% of female-dominated positions in high-income countries like Australia, compared to the 3.5% it could replace for men.¹⁹ For example, more than 10% of translation work, a sector where 65% of workers are women, will be automated by 2032.

Given that women's jobs are often seen as “unskilled”, there is a serious risk that automation will significantly impact women's ability to participate fully in the workforce. Women already carry a disproportionate burden of insecure work, unpaid care, and financial stress, and without necessary regulation and protections, AI adoption and automation will sharpen existing inequalities.²⁰

Upskilling and Retraining

While full automation of jobs is not yet a widespread reality, even in sectors that predominantly employ women, hiring into AI-related jobs has more than tripled since 2015 in Australia.²¹ With AI rapidly reshaping jobs, reskilling is increasingly necessary to stay competitive and remain employed. By 2026, more than half of workers will need to be either digital experts or digitally enabled.²² There are 23,000 Australian job postings that call for AI skills²³, and more than two in three employers say they would prefer to hire someone with an understanding of AI, even if they are less experienced.²⁴

In Australia, only half of women in the workplace use and trust generative AI, compared with 70% of men, and Deloitte predicts that in 2025, women will only account for two in five AI related educational enrolments and only 20% of AI employment participation.²⁵ For women, opportunities to upskill and retrain are neither accessible nor available. Women are overrepresented in low-paid, insecure jobs that do not offer employer-sponsored training.²⁶ Nearly half of women report receiving no training support at all from their employer.²⁷ At the same time, women, on average, perform 32 hours of unpaid care each week, nine more than men, leaving little time to pursue additional education.²⁸

Structural barriers place the onus on women to retrain, with no support to do so, and little promise of meaningful or well-paid employment. Australia cannot afford a future of work that leaves women behind.

Recommendations

- 2.1** Implement all recommendations from the Inquiry into the Digital Transformation of Workplaces, and amend the Fair Work Act accordingly to ensure employers remain liable for decision-making.^{xxxix}
- 2.2** Expand the Merit Protection Commissioner's Guidance material for using AI-assisted recruitment tools to create national standard guidelines for employers on using AI technologies as recruitment tools.^{xi}
- 2.3** Replicate section 10A of the Public Service Act 1999 so all employers must demonstrate effectiveness, human oversight and bias mitigation in the use of AI-assisted tools for recruitment.
- 2.4** Implement recommendations 7 and 13 from the Select Committee on Adopting Artificial Intelligence (AI) report, ensuring workers are consulted on the impact of AI on workplaces and that the Australian Government coordinate the growth of AI infrastructure in a sustainable way.^{xli}
- 2.5** Establish a gender responsive framework to evaluate the growth and impact of AI in the workplace.
- 2.6** Fund gender-sensitive and paid training pathways for women to develop the requisite AI skills to transition their careers sustainably.

AI and Financial Lending Decisions

Australia's financial sector is embracing AI fast, with 83% of banking executives confirming AI implementation within their organisations.²⁹ However, only 12 Australian Financial Services (AFS) licensees have AI policy documents, guidance or checklists to assess risks of discrimination or bias.³⁰ A lack of safeguards means that banks risk exacerbating historic discrimination against women.

The types of machine learning models that financial services are adopting expose women to receiving higher prices for financial products, lower credit limits, and limited options. For example, when prompted, AI tool ChatGPT, which uses similar large language models as AI tools within the financial sector, gives starkly different financial advice to men and women; men are told to update their wills and manage their investments, while women are told to meal prep and shop smarter.³¹ When the American-based Apple Card launched in 2019, the issuing bank, Goldman Sachs, was accused of giving women lower credit limits than their male partners. The company blamed the algorithm of their AI system created by company H2O.ai. Just two years later, the Commonwealth Bank of Australia partnered with H2O.ai too, promising to use AI to "better anticipate customer needs."³²

In 2020, the Australian Human Rights Commission warned that using AI systems trained on historical lending data, which likely contain significant gender bias, puts banks at risk of legal breaches due to algorithmic discrimination.³³ The Commission singled out home loans as a clear example of where the use of AI undermines progress towards gender equality by using 50-year-old data in its current decision-making processes.³⁴

Access to credit is not just about convenience. Given that almost four in five (78%) single older women who rent privately are living in poverty, it's clear that lending decisions have lasting and deep impacts. For a woman trying to leave an abusive relationship, the average cost of which is \$18,000, being denied financial support because of algorithmic bias can mean choosing between poverty and violence.³⁵

Recommendations

- 3.1** Require all loan and credit applications from Australian Financial Services (AFS) licensees to have a disclaimer alerting to the use of AI in screening and automated decision-making.
- 3.2** Develop national standards for the implementation of AI governance and policies to ensure all Australian Financial Services (AFS) licensees have adequate AI risk management systems and can demonstrate meaningful human oversight in decision making processes.
- 3.3** Ensure that AFS licensees are accountable for algorithmic discrimination.

AI and Access to Housing

In 2023, two in five people who rent privately said they were pressured to use a RentTech platform – online platforms and software that manages rental advertisements and applications, payments, maintenance requests and tenant communication.³⁶ These third-party platforms use automated screening tools to evaluate prospective tenants based on their income, education, employment status, lifestyle, family and information harvested from social media platforms, with little recourse for tenants to appeal the decisions. AI is used to filter through the data and determine the best applicants, sometimes without any oversight from real estate agents or landlords themselves.

Women in Australia are less likely to own their own home, more likely to live in community housing and more likely to rent privately.³⁷ The prolific use of RentTech jeopardises women's access to safe and secure housing. For example, the Centre for Social Impact details cases where women have submitted two applications through one of these automated systems – one including children and one without children – and only received rental offers on the application without children.³⁸ Given almost four in five (78%) single parent families are headed by single mothers, this algorithmic bias especially impacts women.³⁹

Similar case studies have shown that when income support is removed from applications, they are rated more favourably, even when it reduces the overall income of the applicant.⁴⁰ Women generally have lower incomes than men and are more likely to be reliant on income support.⁴¹ Clearly, automation in the real estate industry is contributing to the worsening housing crisis for women and acting as a barrier to full economic participation.

Recommendations

- 4.1 Implement mandatory safeguards in relation to automated decision-making in the management and assessment of tenancies.

Key Recommendations

1. AI Regulation and Oversight

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- 1.6 Re-establish the Department of Industry, Science and Resources' AI Expert Group and ensure the group has sufficient expertise and capacity to advise on the gender impacts of AI development and deployment.

2. AI and Women's Employment

- 2.1 Implement all recommendations from the Inquiry into the Digital Transformation of Workplaces, and amend the Fair Work Act accordingly to ensure employers remain liable for decision-making.⁴²
- 2.2 Expand the Merit Protection Commissioner's Guidance material for using AI-assisted recruitment tools to create national standard guidelines for employers on using AI technologies as recruitment tools.⁴³
- 2.3 Replicate section 10A of the Public Service Act 1999 so all employers must demonstrate effectiveness, human oversight and bias mitigation in the use of AI-assisted tools for recruitment.
- 2.4 Implement recommendations 7 and 13 from the Select Committee on Adopting Artificial Intelligence (AI) report, ensuring workers are consulted on the impact of AI on workplaces and that the Australian Government coordinate the growth of AI infrastructure in a sustainable way.⁴⁴
- 2.5 Establish a gender responsive framework to evaluate the growth and impact of AI in the workplace.

- 2.6** Fund gender-sensitive and paid training pathways for women to develop the requisite AI skills to transition their careers sustainably.

3. AI and Financial Lending Decisions

- 3.1** Require all loan and credit applications from Australian Financial Services (AFS) licensees to have a disclaimer alerting to the use of AI in screening and automated decision-making.
- 3.2** Develop national standards for the implementation of AI governance and policies to ensure all Australian Financial Services (AFS) licensees have adequate AI risk management systems and can demonstrate meaningful human oversight in decision making processes.
- 3.3** Ensure that AFS licensees are accountable for algorithmic discrimination.

4. AI and Access to Housing

- 4.1** Implement mandatory safeguards in relation to automated decision-making in the management and assessment of tenancies.

End Notes

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