Working with Women Alliance

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Senate Standing Committees on Economics
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Superannuation Legislation Amendment (Fair Super for Young Workers) Bill 2026

Dear Committee Secretary,

The Working with Women Alliance (WwWA) welcomes the opportunity to provide feedback on the Superannuation Legislation Amendment (Fair Super for Young Workers) Bill 2026 (the Bill). The WwWA strongly supports this Bill, due to the gendered impacts of the age-based exemption impacting workers under 18.

Earlier in 2026, the Working with Women Alliance convened a working group of young women, who shared their concerns around economic equality and economic security. This group recommended abolishing the 30-hour threshold for superannuation eligibility.

According to the Super Members Council, 530,000 teenage workers miss out on $411 million in superannuation each year due to this exemption. While the exemption impacts all young people working less than 30 hours in a single job per week, women are especially likely to miss out on superannuation, and that this loss compounds over time and **girls have approximately half the superannuation balances of their male peers**. Due to compounding interest, this age-based exemption accounts for approximately **one-fifth of the superannuation gap at retirement**.

The super gap at retirement means that women are at higher risk of poverty and homelessness. We recognise that addressing the super gap has been a priority for the Labor Government, as has addressing intergenerational inequality. Abolishing the under-18 exemption is key to both priorities.

We would like to stress that whilst it is important to put measures in place that respond to the superannuation gap for women close to retirement who likely will not benefit from recent legislative changes such as the inclusion of super on government-paid parental leave, it is also vital to close loopholes that would see the super gap endure despite other adjustments.

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It is also important to recognise that changing economic conditions mean that young women will face emerging challenges as they approach retirement; they are more likely than their mothers to be single and renting at retirement.

WwWA would like to share our policy brief on *Superannuation for Under 18s: A Gendered Lens* (also attached).

The brief finds that:

- Young women are more likely to be employed than young men, but less likely to work more than 30 hours in a single job each week.
- Young women under 18 have an average superannuation balance of just over half that of their male peers.
- A third of under 18-year-olds are already paid superannuation, indicating an appetite for businesses to implement potential legislative changes.

Young people are facing an increasingly economically unstable future and young women especially need to be reassured that safe and sustainable retirement options remain open to them. While we recognise that businesses have had to adjust to a host of superannuation changes recently, we want to stress the importance of the Government setting a strong standard that women not be inadvertently disadvantaged by superannuation settings.

We thank the Committee for the opportunity to provide input and would welcome the opportunity to provide further information as necessary.

Yours sincerely,

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