

## **A Growing Divide? Future Retirement Incomes by Gender in Australia**

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Despite attempts to create a more equal environment for women and men, men in Australia continue to enjoy higher pay than women, particularly for those women who have had children. As the retirement of the baby boom cohort gathers pace, there has been much discussion about the extent to which these unequal changes during working life translate into differences in well-being in retirement. This paper examines the likely impact over the next few decades of the changes in retirement incomes policy in Australia, including a substantial increase in the age pension rate for singles; a gradual increase in the age of eligibility for the government age pension; and an increase in the compulsory superannuation levy. The paper explores the differential impact of these changes and suggests that the future distribution of income among retirees will become more unequal in the future, with adverse effects for women.