

Select Committee on Endometriosis

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Finance Sector Union

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Background

The Finance Sector Union (FSU) is a registered industrial organisation under the *Fair Work (Registered Organisations) Act 2009*. FSU represents members in the banking, finance and insurance industries (finance sector) in Australia. The finance sector consists of approximately 541,500 employees nationwide (approximately 4% of the workforce) with women making up approximately 48% of the total number of workers within the sector¹.

The finance sector has been forefront among employers who have been early adopters of policies and frameworks that address gender equality at work such as the early introduction of paid maternity leave in the late 1980s and early 1990s and paid domestic and family violence leave.

Despite this progress the finance sector still produces the largest gender pay gap, year on year and the gap itself has barely narrowed in the past 20 years. The finance sector has started to consider the impact that menopause and menstruation can have on employees and some employers have begun introducing frameworks to support their employees. These frameworks do not specifically call out endometriosis however, they are designed to ensure workers suffering from endometriosis are able to access the support provided. The FSU produced a policy framework in 2021 that was based on available research on Australian and international experiences and drew heavily on the experience of finance sector workers in the UK. In 2023-24 the FSU conducted our own research on the impact that menstruation, endometriosis, and menopause has on Australian finance sector workers. This submission draws heavily on the results of that survey.

The discussion of menstruation and associated conditions such as endometriosis remains taboo and the inability to discuss the impact of symptoms can affect a person's self-confidence and ability to work productively. Workplaces can be places that cause stress for workers as they struggle to balance the competing demands of work and their bodies as they experience the symptoms of endometriosis.

This submission will detail the impact of endometriosis on workers in the finance sector.

Notes on language

Trans-women and trans-men may also experience a variety of symptoms of endometriosis. As a result, this submission uses the gender-neutral term 'worker' or 'employee' when discussing these issues. The only exception to this is when direct quotes from other sources are used.

The FSU survey on the impact of menopause and menstruation on finance sector workers asked a subsection of workers for their specific experiences. This subsection included workers who had been diagnosed with endometriosis, adenomyosis or polycystic ovary syndrome. The results that this submission refers to relate to that entire subsection, not just those who suffer from endometriosis, but in the interest of brevity this report will refer to that subsection as those who suffer from endometriosis.

¹ [Financial and Insurance Services | Jobs and Skills Australia](#) [accessed 24.01.2024]

The impact of endometriosis at work

“It’s some time ago now but there was a time I was away from work due to a heavy period with severe pain. On coming back to work the following day, one of the managers decided to ask me did I take a sickie’ out in the open for the office to hear. To that I replied I have my period. Was really frustrated that I was questioned so I’m my frustration I gave it back to him in the open making him go quiet and red in the face. It’s not something to be joked about” Anastasia – bank worker

It is vital that we increase the awareness of the impact that endometriosis has on individual workers, their colleagues, and their employers. The symptoms of endometriosis are not well known in workplaces, and the culture of silence means that the impact of endometriosis on workers is often hidden.

In 2023-24 the FSU run a survey to find out the impact of menopause and menstruation on finance sector workers. There were 683 responses. A third of respondents to the survey indicated that they had been diagnosed with endometriosis.

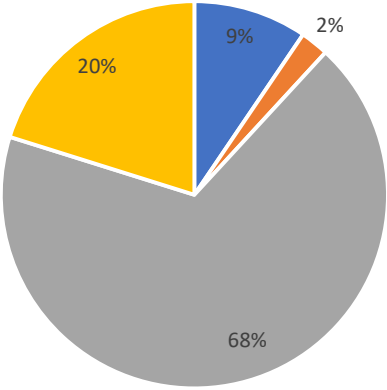
We asked all survey respondents if they suffer from any form of period pain and the severity of their pain. While 80% of all respondents reported suffering from occasional or regular period pain, it increased to 95% for those who had been diagnosed with endometriosis.

We asked respondents to rate the severity of their pain (moderate, occasional moderate, occasional severe (1-3 days) or severe pain (throughout their cycle). The different cohorts reported very similar rates of moderate pain and occasional moderate pain. The difference is marked in who suffer severe pain, with those not diagnosed with endometriosis reporting higher rates of **severe** occasional period pain (1-3 days) and those with a diagnosis reported much higher rates of severe pain through their cycle – 47% compared to 20% (figures 1 and 2 below).

“I am unable to focus, cannot serve customers as I’m in so much pain where I cannot carry on”. Samantha - bank worker*

“I am in excruciating pain during this time, often have to take a day off on the most painful and heavy flow day. It is also a problem not having a toilet in the branch and having to go into the shopping centre to use the public toilets”. Michelle – credit union worker

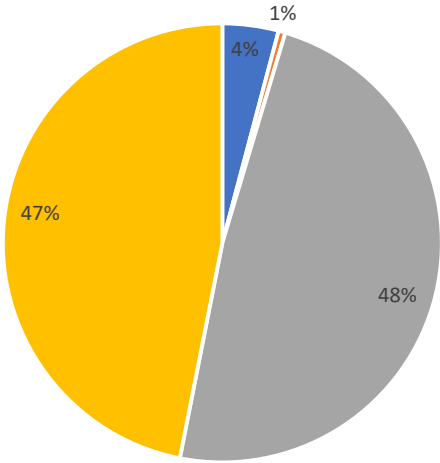
How would you describe your period pain? (not diagnosed with endometriosis)



- Moderate pain
- occasional moderate pain
- occasional severe pain (1-3 days)
- severe pain (throughout your cycle)

Figure 1 - period pain for workers NOT diagnosed with endometriosis.

How would you describe your period pain? (diagnosed with endometriosis)



- Moderate pain
- occasional moderate pain
- occasional severe pain (1-3 days)
- severe pain (throughout your cycle)

Figure 2 - Period pain for those diagnosed with endometriosis.

The FSU survey of finance workers explored the impact that painful periods were having on a worker's ability to perform their work and focus. For workers who suffer from endometriosis 84% reported pain so severe that it has an impact on their work. These workers not only suffer from the pain associated with endometriosis symptoms, but they are also often made fun of by their coworkers and the seriousness of their symptoms are underestimated and/or not believed.

"I won't be able to work. But it's hard to take 1-2 days off every month; especially when you are primary carer for kids or other people, so your leave is required when kids get sick or for the person whom you care for. I heard in countries like Japan there is one day Menstrual leave. Previously I was working for JPMorgan my manager used to ask us to take one day personal leave to encourage us to have a break at least. But for a country like Australia we are so backwards in term of these". Anonymous - finance worker

The use of personal/sick leave to manage severe symptoms

The national employment standards (NES) provide full time workers with 10 days of paid personal/carer's leave each year. This is insufficient for workers who suffer from serious endometriosis symptoms, 70% of respondents to the FSU survey reported that they utilised personal/sick leave to manage their symptoms. More than half of respondents used a full day with an additional third of respondents used more than a full day (89% total). Half of the respondents had to use their personal/sick leave 3-6 times each year. Over 60% of respondents reported choosing not to access personal/sick leave to preserve their sick leave balance for caring responsibilities or in case they suffered another illness. Eighty per cent of endometriosis sufferers would access a separate allocation of leave if it were available, with most respondents guessing they would use it 3-6 times a year – or less.

Flexible working arrangements are another option that workers have reported would assist them in managing their symptoms. The most popular workplace flexibility requested by finance workers to help them manage their severe symptoms was the option to work from home. Of the finance sector workers who had been diagnosed with endometriosis only a quarter requested a change in their working arrangements to help manage their symptoms but of those who did request a change the vast majority (87%) had their request approved. Only 65% of those who applied for flexible working arrangements disclosed that the request was to help them to manage their endometriosis symptoms. It was concerning that almost half of those surveyed reported that they did not feel as though they could talk to their line manager about changes to work that would mitigate their menstrual symptoms.

The lack of understanding of the severity of symptoms

Finance sector workers who suffer from the symptoms of endometriosis report one of the biggest problems they face at work is the lack of understanding by their colleagues and managers of the severity of the symptoms that they are struggling to manage. The symptoms that are the most difficult to manage are excruciating pain and heavy flow, with some workers reporting that they have been told they are not allowed to take strong pain medication while they are at work.

“Over the years I've worked for AMP and Westpac, and fellow colleagues have not understood the gravity of the pain as well as the blood clots (which I found too embarrassing to mention). I was not diagnosed with POS until my late 20's, so before that when working and complained about menstrual discomfort, I was made to feel that I needed to toughen up”. Michelle – credit union worker

While the COVID-19 lockdowns were an incredibly difficult time for workers the pivot to working from home involved changes to work that provided a silver lining for workers struggling with severe endometriosis symptoms. Office workers quickly adjusted to working from home models that allowed symptoms to be better managed. Many employers in the finance sector are now implementing return to office mandates that make it more difficult for workers, particularly who struggle with heavy bleeding and require longer commutes.

“I struggle to travel to the office - they are so heavy that I have to period underwear, pad and tampon and it all needs changed by the time I get in. The pain impacts me focusing. My iron levels drop and I'm constantly tired. I have so many bathroom breaks throughout the day to change. It can impact on my sleep.” Elise – bank worker

Workers report that being able to discuss menstrual conditions - such as endometriosis – openly would improve their quality of work. The more people understand the condition the more likely they are to be supportive when workers access leave to manage their symptoms. This includes for workers who need to access carers leave when they have dependent children who have been diagnosed with endometriosis.

“Being able to discuss menstrual conditions & menopause - and having a policy - would be a huge improvement. I'm lucky because I have a supportive manager, but this isn't good enough to ensure a consistent fair approach for everyone.” Georgia – bank worker

The availability and usage of workplace supports

The FSU has been providing employers with information on the best ways to increase awareness of menstruation and provide workplace support since we adopted our 'Menopause and Menstrual Policy Framework' in 2021. This framework is currently being updated with the results of our 2023-24 research on the impact of menopause on Australian finance sector workers.

Australian finance sector workers were asked what changes to their working arrangements would help them to manage their symptoms while they continued to work. Some of these changes (figure 3) are simple and cost effective and were utilised during the COVID-19 lockdowns. All these initiatives will provide a return on investment if they are successful in reducing the number of workers who resign or do not apply for promotions due to their symptoms.

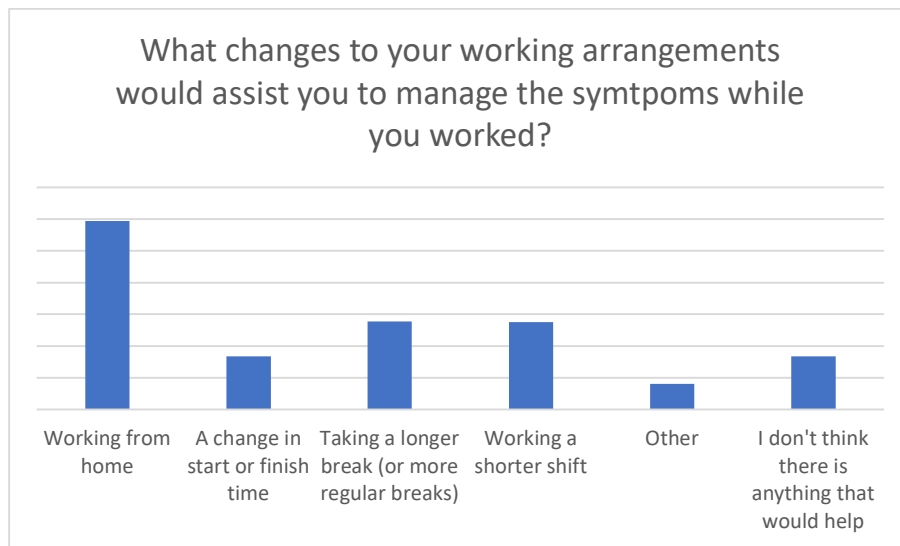


Figure 3 - What working arrangements would assist you to manage symptoms while you worked?

Australian finance sector employers introducing support for workers experiencing menstrual symptoms

The finance sector has in the past been an early adopter of initiatives that provide support for women in the workforce. They were some of the first private sector employers to introduce maternity leave in the 1990s followed later by paternity leave. Employers in the finance sector were some of the first private sector employers to introduce paid superannuation on unpaid parental leave and paid family and domestic violence leave.

In the same tradition there are employers in the finance sector who are already providing support for workers impacted by the symptoms of menstruation and endometriosis. Cbus, one of the largest superannuation funds, was the first in the finance sector to introduce 12 days of paid menopause and menstrual leave in its 2021 enterprise agreement.

Case study: Cbus includes 12 days of menopause and menstrual leave in enterprise agreement

Cbus is an industry super fund that employs approximately 700 workers. In 2021 Cbus became the first employer in the Australian finance sector to include paid menopause and menstrual leave in its enterprise agreement that was negotiated with the FSU. Cbus introduced menopause and menstrual leave for employees as part of its commitment to promoting equality and wellbeing in the workplace. Cbus' decision was rooted in its understanding that for a workplace to be truly inclusive and supportive it needed to both acknowledge and address the unique challenges that face workers who menstruate and who go through menopause throughout their careers. While workers report that they are proud of the initiative it is still in its infancy and has had a low take up rate. Cbus has in the 3 years of the enterprise agreement paid out only 40 calendar days in any single year (across 700 workers).

Cbus has reported a significant shift in how menopause and menstruation are discussed in the workplace and have noted a significant increase in the discussion of these matters – particularly amongst senior leadership and the executive. The conversations are open and positive and have been

instrumental in reducing stigma. Workers report being more comfortable sharing their experiences and seeking support and related issues, such as endometriosis.

In addition to 12 days of paid leave, Cbus also offers flexible work options, such as working from home and varied start and finish times, which allows workers to manage symptoms at home. Cbus also provides information to all employees about the impacts of menopause and menstruation to ensure a supporting working environment, and also provides feminine hygiene products in bathrooms and has partnered with a health insurance provider to further support their workforce.

The Cbus experience is that the implementation of this type of framework not only helps remove the stigma associated with talking about and managing menopause and menstrual symptoms, but it also contributes to significantly addressing the gender pay gap. The gender pay gap at Cbus of 14.2% as at 2022-23 is significantly lower than the industry average of 20.6% (2022-23)² among insurance superannuation funds. In addition, Cbus reports an increase in overall worker engagement and performance.

“Investing in such policies is not just about promoting health and equality; it’s about recognising and addressing the unique needs of your workforce, which ultimately contributes to a more motivated, loyal, and engaged team. These initiatives not only benefit individuals but also advance societal shifts towards greater gender equity”

Justine Hartman - Cbus Chief People Officer

“When I joined Cbus two years ago, I was surprised, relieved and grateful that Cbus offered menstrual, and menopause leave. This leave entitlement is more than token support to me. It validates my pain, de-stigmatises uncomfortable conversations about menstruation, and acknowledges the impact it has on the individual, carving out a specific leave entitlement of much-needed support. Allowing employees to apply for this leave instead of more general ‘personal leave’ also aides in gathering data on how many women suffer during menstruation and shines a light on the physical and economic impacts of menstruation.

It’s essential though, that a policy or a leave entitlement is supported by a culture that creates a safe space for employees to utilise it, without fear of judgement. I am supported by a manager, team and organisation who choose to believe pain they can’t see, empathise, and create a flexible work environment that allows me to manage my pain in the best way possible”. Laurelle – Cbus worker

² [WGEA Data Explorer](#) | WGEA Accessed 15 May 2024

Conclusion and recommendation

Endometriosis is not well understood. Workers who experience symptoms nor their managers are well informed about the severity of symptoms that can be attributed to endometriosis. There are a wide range of simple workplace flexibilities that can be quickly, and cost effectively introduced to support workers, their managers and their colleagues to understand and manage the impact endometriosis symptoms can have at work.

Recommendation

That the South Australian Government fund a public awareness campaign to draw attention to both the symptoms and severity of endometriosis.