

Breaking taboos

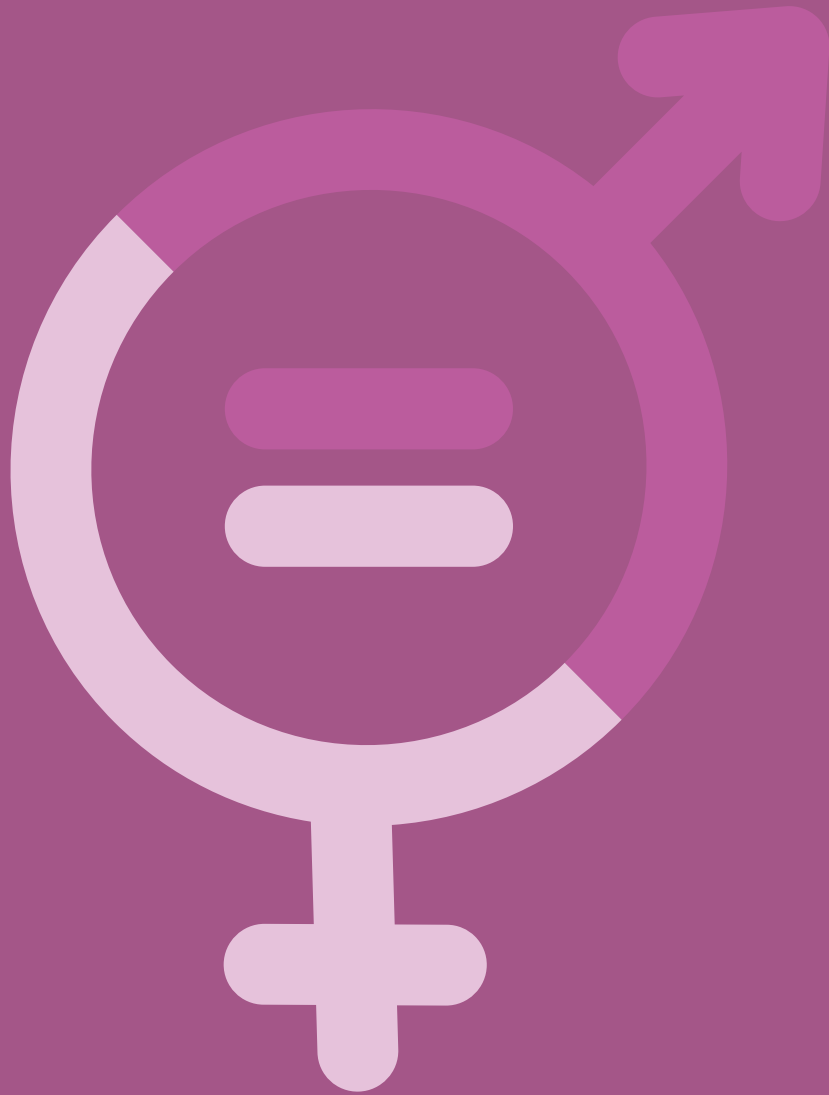
Menopause and menstrual leave policy framework





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INTRODUCTION

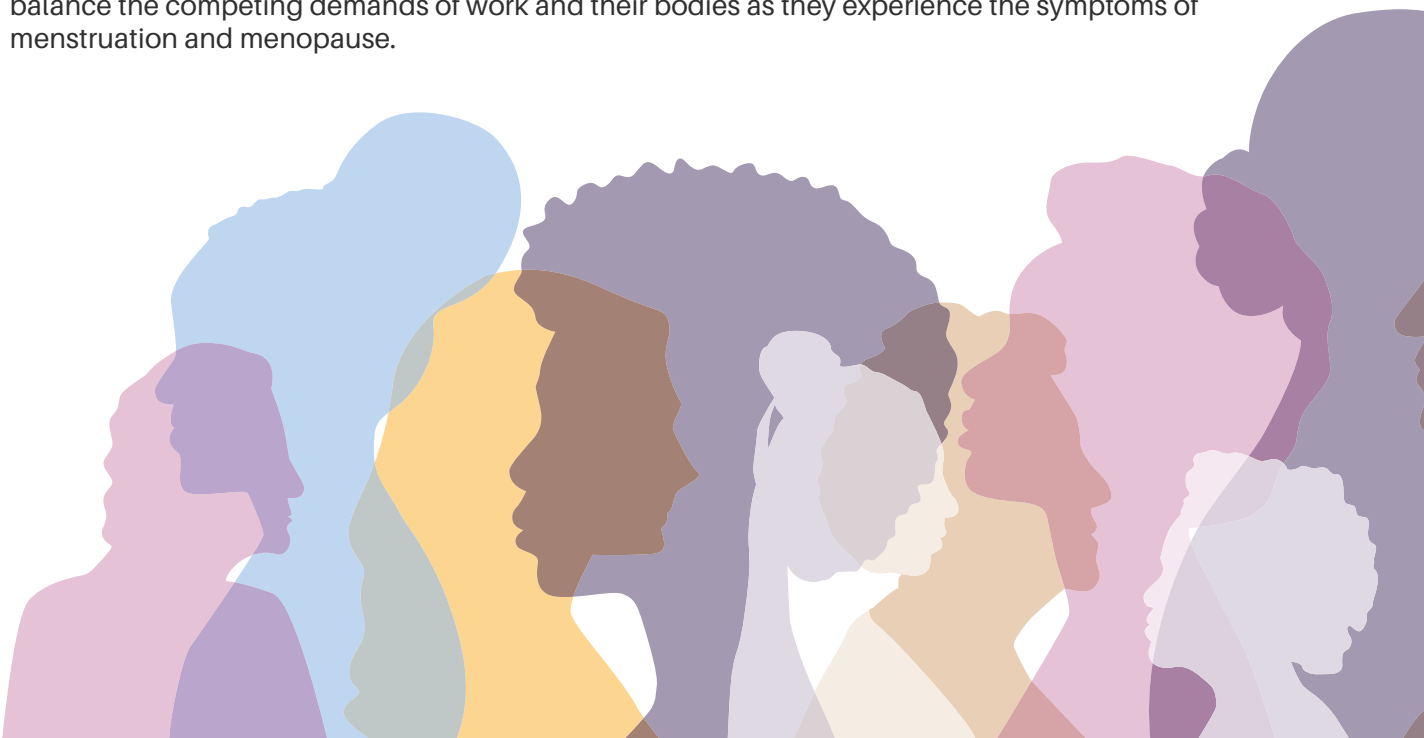
In 2021, the Finance Sector Union (FSU) produced our first menopause and menstrual leave policy framework to provide information for FSU members and finance employers about the value in providing support to workers who are struggling to balance the symptoms of menopause and menstruation with their paid work. This framework document was based on Australian and international research and drew heavily on a report detailing the experiences of finance workers in the United Kingdom.

In 2023, the FSU launched our own survey of Australian finance workers to understand if Australian finance workers had different experiences to that of our UK counterparts. This 2024 edition of the FSU's menopause and menstrual support framework draws on the responses and experiences of 680 Australian finance workers who completed the survey in 2023-24.

The finance industry 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 industry still produces the largest gender pay gap year on year, and the gap itself has barely narrowed in the past 20 years. It is well past time that the finance industry considers the impact that menopause and menstruation can have on workers and introduces a framework to support their workforce.

The discussion of menstruation remains taboo and the inability to discuss the impact of menopausal and menstrual 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 menstruation and menopause.



This framework seeks to detail the impact of menopause and menstruation on both individual workers and employers and set out the case for the introduction of a menopause and menstrual support framework that includes paid leave. It covers the impact on menopause and menstruation in detail separately before providing a framework and model Enterprise Agreement clause that employers can make use of to better support their workers and their businesses.

The FSU wants to acknowledge the workplaces who have adopted menopause and/or menstrual policies and frameworks, and where access to flexible work and/or paid leave has improved since the 2021 edition of this framework was published. These include CBUS, HESTA, Police Bank, Aware Super and NAB.

Note on language and quotes

Trans women and trans men may also experience a variety of symptoms of menopause and menstruation. As a result, this document 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. Quotes have been taken from the FSU’s survey on the impact of menopause and menstruation on finance workers unless otherwise indicated.

The survey did not require respondents to identify themselves and therefore some respondents have quotes identified by their first name (where permission has been sought and received) and others have asked for their name to be changed (this is indicated by the use of an asterisk* next to the first name). This report highlights the stigma and taboo associated with discussion of this topic, so we have chosen to highlight this taboo by noting where quotes are anonymous.



MENOPAUSE SUPPORT

Why do we need a menopause support framework?

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“Most of the symptoms I have experienced make it difficult for me to perform my role to the same standard I am used to. My inability to sleep well makes my moods unpredictable and then brain fog makes me question my worth in the workplace. I have been seriously considering retiring early as a result of these issues.”

Melanie, bank worker

We need a menopause support framework to address the impact that menopause has on individual workers, their colleagues and their employers.

Menopause is not an illness.

The symptoms of menopause are not well known, and the culture of silence means that the impact of menopause on workers is hidden. Of those who responded to our survey and reported that their peri/menopausal status was having an impact on their work, over 75% chose **not** to disclose their peri/menopausal status at work.

Concerns about the social stigma are a greater barrier to workers than concerns about privacy – but workers generally support action being taken to address the taboo.

The finance industry has one of the largest gender pay gaps in Australia and much of that is due to a lack of women in senior roles. Menopause often hits workers at a point in their careers when they are in the pipeline for senior roles and instead of progressing, they hold themselves back due to their experience of menopausal symptoms.

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“Leaders in my team already show levels of ageism. Highlighting an age-related issue like menopause will make me even less valuable as a team member. I stay quiet and don't bring attention to myself and do not apply for promotions, so my career is affected.”

Anonymous bank worker

Over half of survey respondents who were experiencing menopausal symptoms reported they were less likely to apply for a promotion. These findings are supported by a 2021 UK report *Menopause in the Workplace: Impact on Women in Financial Services* which found that with the right support framework in place, workers experiencing menopause can stay and progress in the finance industry¹.

It is for these reasons that the introduction of a menopause and menstruation support framework is essential.

Menopause is a workplace issue

On average, those who go through menopause experience the onset at age 50 and this experience can last anywhere from two to 10 years. In Australia, women retire, on average, at age 52 (there is no available information on trans men and trans women). As many as 8% experience early menopause which means that a significant number of people experience menopause while they are still active participants in the workforce².

Of those who are still in the workforce when they experience menopause, a substantial number are in roles that are dependent on their ability to command respect – they are high value workers.

The ability of the finance sector to eliminate the gender pay gap is largely dependent on not only addressing gender segregation within the industry but ensuring there are pathways for workers to progress into senior roles.

Workers are clear that the issue of menopause at work needs to be addressed in much the same way as the issue of mental health has been addressed. Stigmas and taboos need to be broken to allow those who are experiencing the menopausal transition to be supported.

The finance industry has an opportunity to take the lead in breaking these stigmas and taboos, to provide education and support throughout the workforce which will, in turn, create both productive and diverse leadership. UK research in the finance industry demonstrates that workers who experience menopause are negatively impacted and it has an impact on retention and developing a pipeline to senior executive positions³.

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1. "Menopause in the Workplace: Impact on Women in Financial Services. October 2021. Standard Chartered. Financial Services Skills Commission. Available at: <https://av.sc.com/corp-en/content/docs/Menopause-in-the-Workplace-Impact-on-Women-in-Financial-Services.pdf> Accessed March 2024
 2. "Driving the change: Menopause and the workplace" A report by Circle In supported by the Victorian Women's Trust. Available at https://circlein.com/wp-content/uploads/2021/03/Circle-In_Menopause-and-the-workplace.pdf Accessed June 2022
 3. "Menopause in the Workplace: Impact on Women in Financial Services. October 2021. Standard Chartered. Financial Services Skills Commission. Available at: <https://av.sc.com/corp-en/content/docs/Menopause-in-the-Workplace-Impact-on-Women-in-Financial-Services.pdf> Accessed June 2022

What are the effects on workers going through menopause?

An Australian survey completed in 2021 found that almost 60% of those who were working during their menopausal transition found the experience to be challenging.

Menopausal symptoms are both physical and mental. Physical symptoms may include tiredness, night sweats, aches and pains, hot flushes, bloating, headaches, changes in menstrual cycles, the need to urinate more frequently and/or urgently, a racing heart and feeling faint or dizzy (figure 1).



“I never quite understood till the hot flush came through - suddenly you are overheating and may need to remove a coat. It can come up at any time [like] when you are trying to speak in a meeting, and you feel like you are going to pass out.”

Anonymous bank worker

Physical symptoms of menopause experienced by finance workers

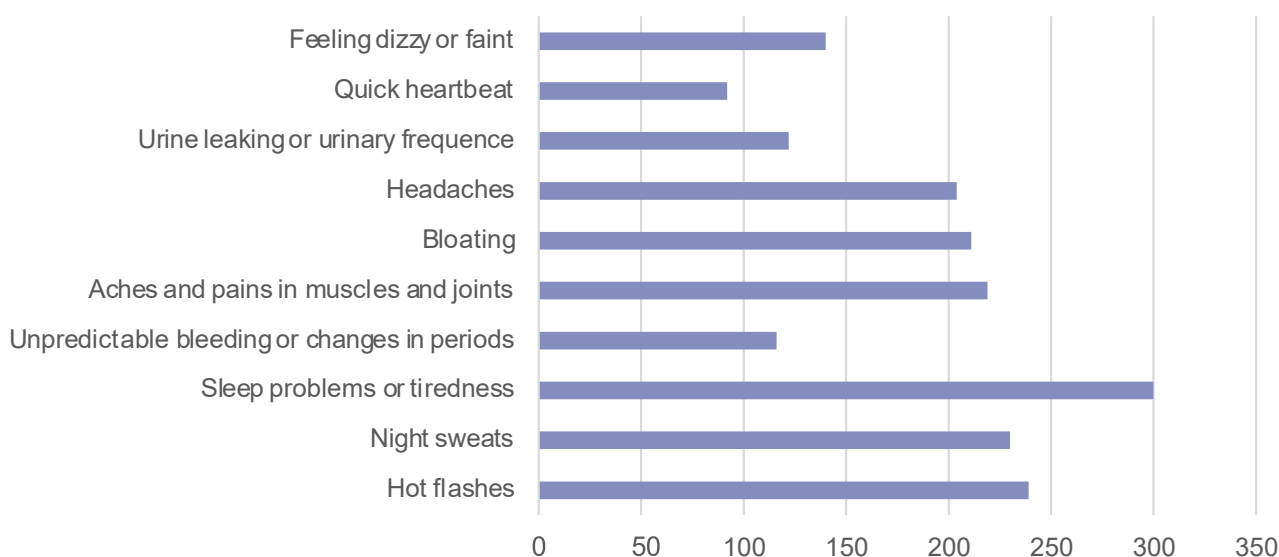


Figure 1 - Physical symptoms of menopause experienced by finance workers⁴

Non-physical symptoms may include difficulty sleeping, anxiety and worry, memory problems, difficulty concentrating, mood swings, increased irritability, a loss of confidence, depression, feeling invisible and increased PMS.

4. These figures are taken from the results of the FSU's 2023-24 survey of finance workers.

“Menopause caused my depression and anxiety. I suffered from insomnia and the stress at work made me resign as I could not function.”



Linda, bank worker

Non physical symptoms of menopause experienced by finance workers

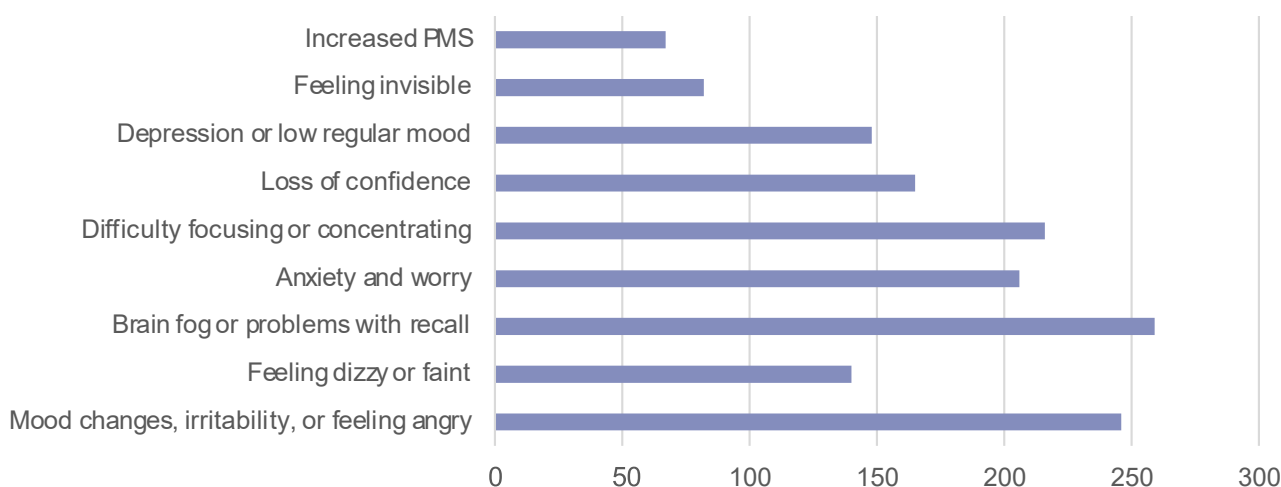


Figure 2 - Non-physical symptoms experienced by finance workers⁵

Women’s experience of menopause at work

Menopause is not the same for everyone. Some people only experience mild symptoms while others have more serious symptoms. Some people go through the transition quickly while for others the transition can take up to 10 years.

Due to the taboo and stigma, some workers who experience menopause are unaware of the cause. Workers often express frustration that the lack of understanding means some people believe that it is a mildly inconvenient part of life and that you just need to “suck it up”.

“My brain fog was so obvious and debilitating that my doctor carried out an MRI/CT of my brain to ensure I didn’t have a tumour.”



Catherine, bank worker*

5. These figures are taken from the results of the FSU’s 2023-24 survey of finance workers.

In 2023-24, the FSU surveyed finance workers and asked them about their experiences of menopause at work. These are their stories.

Upon request we have only identified these workers by their first names. Where there is an asterisk, names have been changed. Some responses were anonymous.

“Up till this point I have had no issues as I have been working from home since COVID (March 2020), but I have now been requested to attend the office two days a week. While being in the office, I have been uncomfortable with the lights and have no fans on my desk (as there are no fixed desks for us to use). Prior to this and having fixed desks, I had my own personal fan on my desk which I could keep there and use through the day. Unfortunately, now I cannot carry this as well as my laptop and shoes to the office, and rely on a hand fan only. I therefore need to stop work when having a hot flash to fan myself and cool down before I can start work again.”

Connie, bank worker

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“Most of the symptoms I have experienced make it difficult for me to perform my role to the same standard I am used to. My inability to sleep well makes my moods unpredictable and then brain fog makes me question my worth in the workplace. I have been seriously considering retiring early as a result of these issues.”

Melanie, bank worker

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“I forget things. I can't multitask anymore. I have lost all confidence in my abilities. I can't talk to my team as they are all males so I feel [they] wouldn't understand.”

Peta, bank worker

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“I have constant doubt about whether I'm doing the right thing and am capable of doing my job well, which is not a problem I had previously. I have monthly migraine headaches which make it impossible to work so I have taken a lot of sick leave this year.”

Debbie, insurance worker

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“I'm constantly worried about the impact brain fog has on my performance. The effect of the fog is so noticeable to me.”

Donna, bank worker*

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Reasons I did not disclose the impact menopausal symptoms were having on me at work

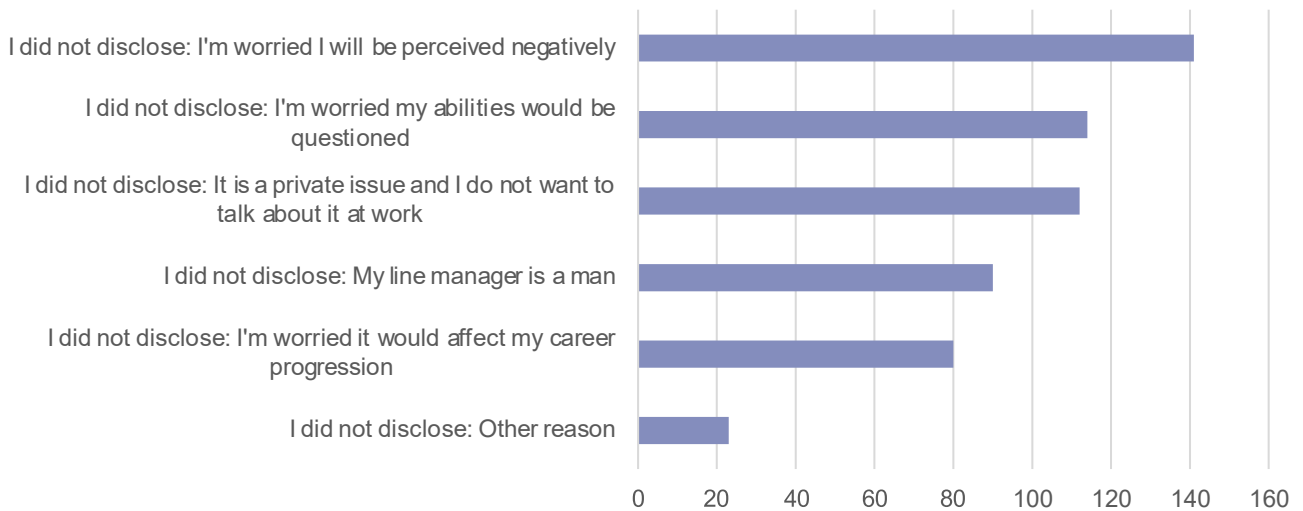


Figure 3 - Stigma holds back employees from disclosing menopause data.

The business case for the introduction of a menopause support framework

Over 35% of workers experiencing menopause identified it as a factor in early retirement while over half of menopausal workers cited menopause as a reason not to pursue promotional opportunities.

Workers who had already left the workforce explained that menopausal symptoms including severe migraines were incompatible with the pressures of the job. These workers felt as though there was little choice when faced with the combination of a lack of understanding and the stigma and taboo associated with discussions of menopause.

Finance sector employers undertake a variety of strategies to retain talented and high value workers. They are also under increasing pressure to continue to improve the number of women in senior manager and executive roles to drive down the stubbornly high gender pay gap.

A relatively simple and cost-effective way to retain high value workers experiencing menopause is to introduce a framework that provides advice, support, flexibility and paid leave to workers who are experiencing menopause.

Has your experience of menopause made you more or less likely to apply for a promotion?

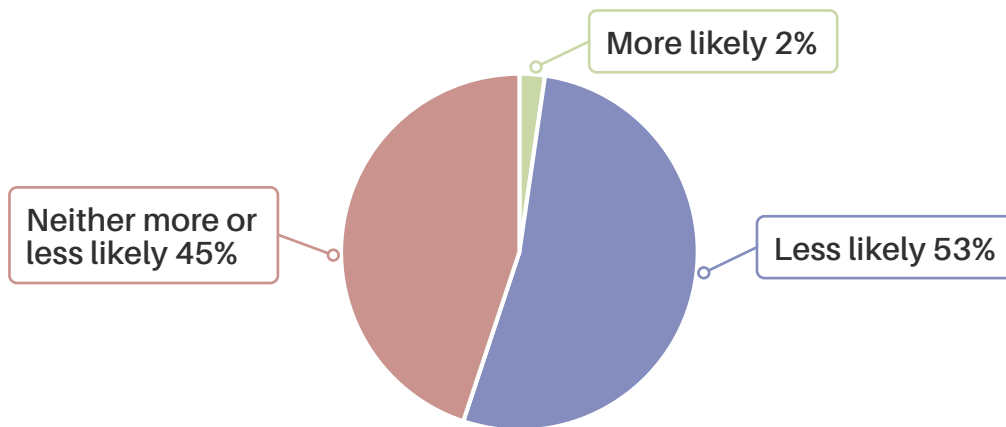


Figure 4 - Menopausal workers are less likely to apply for promotion. "FSU survey on the impact on menopause and menstruation on finance workers" responses.

Has your experience of menopause made you more or less likely to retire early?

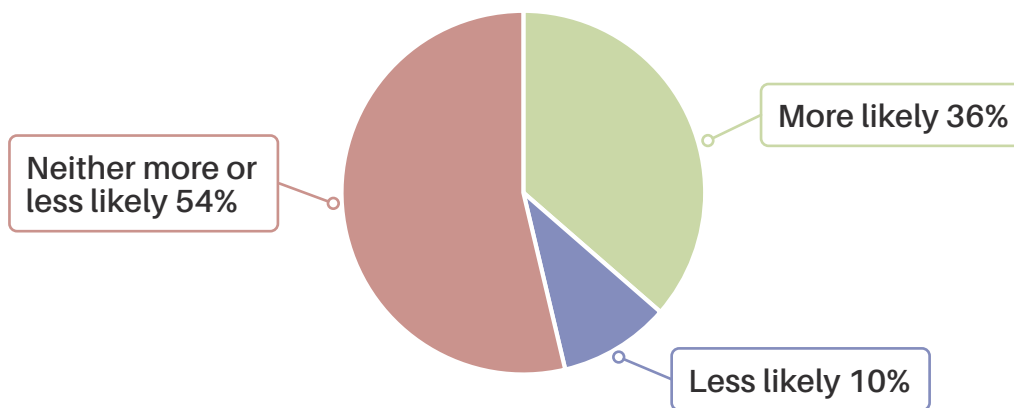


Figure 5 - Menopausal workers are more likely to retire early. "FSU survey on the impact on menopause and menstruation on finance workers" responses.

What can employers do?

There are a variety of tools available to employers to provide support for workers who are going through the menopausal transition. These are set out in three categories below:

- 1. Culture, training, and education**
- 2. Workplace flexibility and working arrangements**
- 3. Alteration of the physical workplace and provisions.**

1. Culture training and education

The available research both in Australian and overseas jurisdictions demonstrates that there is still stigma and taboo attached to the discussion of menopause.

The conversation about menopause in 2024 is similar to the discussion that industry was having about mental health a decade ago. There is a desperate need to break down the stigma and include menopause in the topics considered in “wellbeing”.

This needs to be a broad discussion that is had among all workers, not just those who are currently experiencing the menopausal transition. There are five key areas where action should to be taken and included in a menopause support framework.

a. The provision of information

All the available research points to a lack of information in the general workforce about menopause. There are examples in the research of workers who did not recognise their symptoms – some of whom thought they had a serious medical condition – instead of understanding they were experiencing one or more of the symptoms of menopause. The provision of information sessions and seminars, as well as guides for those experiencing menopause, would benefit the entire workforce.

“I have found that as I have started to talk about some symptoms I am going through within my team or with people in my age group, more are speaking up [and] making this normal. We encourage and support each other. My manager is great but is a male in his early 30s so I can see him shy away when I discuss [this topic], and he just says ‘do what you need to do. I am all good and you let me know if you need anything’. I am ok with this but can see he is uncomfortable so it makes it hard for me to explain how I can feel at times. Very supportive though.”

Shelley, insurance worker

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b. Training of managers and HR professionals on the symptoms and impact of menopause on the workforce

Managers and HR professionals should be provided with training on how to recognise and support workers who are experiencing menopausal symptoms. Without this training workers who are experiencing menopause will not be comfortable asking for support.

The research showed that all managers, regardless of gender, wanted to be trained in the best way to support workers – just as they would with other issues (such as mental health). Workers experiencing menopause said that if they knew that their HR/manager was trained they would be more comfortable asking for support as the manager would understand that they were experiencing symptoms, rather than having their ability to do their job questioned.



“When I was first advised I had severe symptoms, my people leader did not understand and put me on a work performance plan to address the reduction in my work output which caused anxiety and made the matter worse.”

Barbara, bank worker

The research also identified that workers experiencing menopause would be less likely to disclose this to younger managers and/or male managers.

Employers must provide a safe environment for disclosure – for example, if there is a wellbeing e-form that contains check boxes to disclose health issues such as anxiety or depression, it should additionally include a check box for menopause.

Workers would then feel safe that any follow up contact would be conducted by someone with appropriate training. Workers also noted that the disclosure of such information must be confidential and voluntary.

c. Provide a menopause support framework and guidelines

Workers are keen for organisations to provide menopause and menstruation support frameworks to assist managers and workers in understanding the support available to them as they experience the menopausal transition.

There should be a framework guide for managers that sets out the different tools available for them to provide to the worker. There should also be a guide for employees that sets out how to access the support that they need. Lastly, there should be a general guide for all workers that explains the symptoms that menopausal workers might experience and the best way to support their colleagues.

d. Facilitate support systems and networks

Workers experiencing menopause want safe places that they can freely discuss menopause with other workers. These places can exist face to face or online through employee engagement groups such as those set up to support LGBTIQ+ workers or Indigenous workers.

Workers want spaces that are free from judgement where they can provide and receive peer support and safely discuss different strategies that they have used to navigate menopausal symptoms at work.

Some workers have also suggested that employers could train employees to become “menopause champions” and be identified as accredited to provide peer support to those experiencing menopausal symptoms or to those who want to understand strategies to support their colleagues.

e. Support from senior managers

Workers who have had senior managers actively engage in positive discussion about menopause believe that the open engagement of senior managers was instrumental to their feeling of support while experiencing menopausal symptoms.

One example provided by the Standard Chartered report was that a senior male manager recorded a conversation he had with a colleague (with consent) about her experience and shared this with his senior colleagues. This sharing demonstrated that it was possible to engage in respectful conversation about his colleague's lived experience.

2. Workplace flexibility and working arrangements

Flexible working is currently available to workers with caring responsibilities and long-term health conditions. Flexible work for workers experiencing menopausal symptoms will help them to balance their health needs with the requirements of their job.

Finance workers who are not in retail-facing roles should have little problem accessing flexible work as this became the norm during the widespread COVID-19 lockdowns. Retail branch workers who have fixed schedules will need to work closely with their managers or leaders to find flexible working solutions.

It should be understood by all managers that dealing with menopausal symptoms is a valid reason to access more flexible working arrangements. The availability of flexible work for these workers should be communicated to the workers themselves and any managers who have responsibility for the approval and/or scheduling of flexible working arrangements. Finance workers have identified five different forms of flexibility that would support them in the workplace. These are:

- a. Working from home**
- b. Staggered hours**
- c. Flexibility to take short breaks**
- d. Build in breaks between meetings**
- e. Allow part-time work and job sharing**

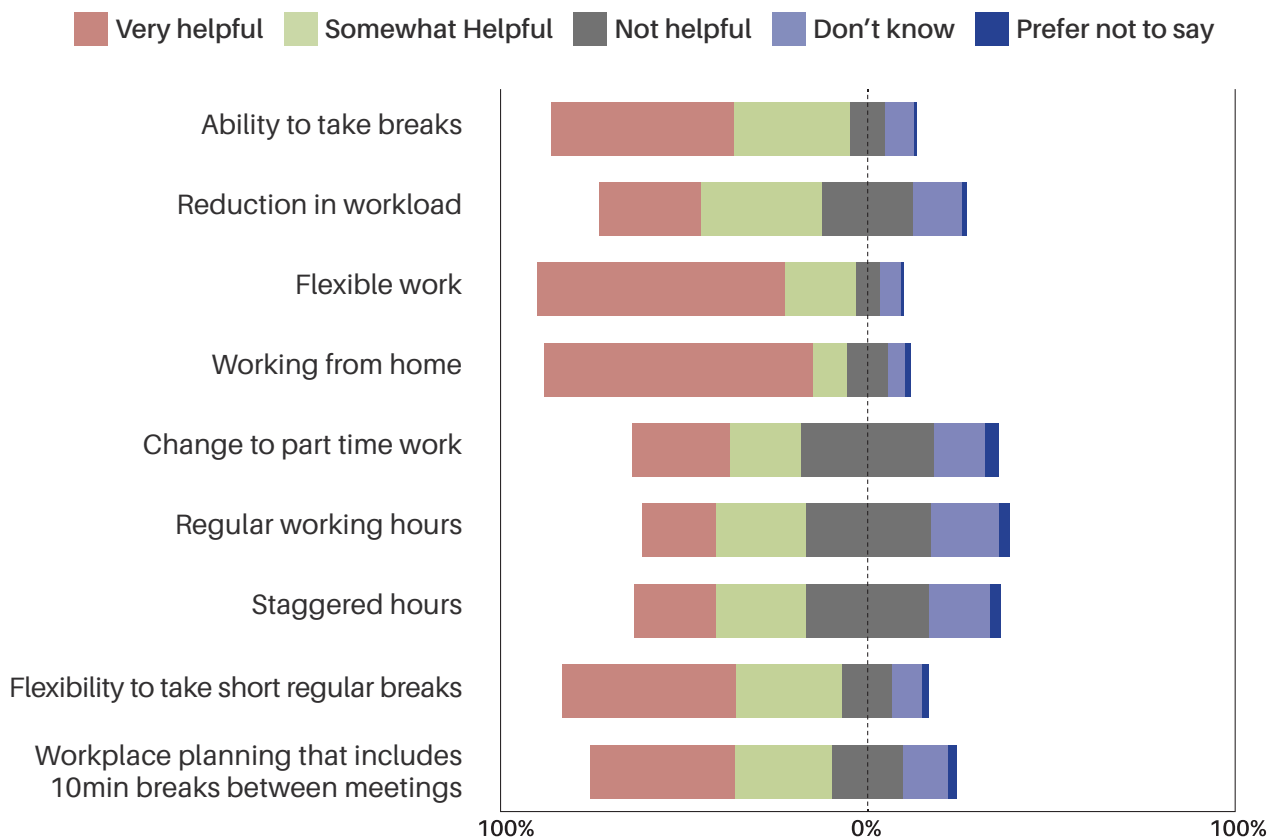


Figure 6 - Menopausal workers and flexible work. "FSU survey on the impact on menopause and menstruation on finance workers" respondents.

a. Working from home

The UK "Menopause in the workplace" report was developed from the result of a large survey and focus groups of finance workers undertaken in 2021.

Many of the respondents had worked from home during the COVID-19 lockdowns. Many of these workers had never worked from home before so they were able to provide an insight into how their experience working from home impacted on their ability to manage their menopausal symptoms.

These workers explained some of the benefits that working from home had on their ability to balance the demands of work with their menopausal symptoms. Some were able to reduce their feelings of exhaustion as they were no longer required to commute and were also able to take short breaks when they needed them. In addition, working from home assisted with their ability to better regulate the temperature or use coping methods that might have been impractical or embarrassing to use in the office.

One worker explained that she had been experiencing heavy menstrual bleeding and the location of her workstation was not close to the bathrooms, which previously would have necessitated her taking the day off work as she was unable to access facilities in time to change her sanitary products. But working from home meant she was able to manage the heavy bleeding while continuing to complete her work. One respondent to the "FSU survey on the impact on menopause and menstruation on finance workers" described the difficulty she was having complying with a return-to-office mandate as she struggles with such heavy bleeding that her 90-minute commute leaves her vulnerable to flooding.

b. Staggered hours

Workers who reported they were having trouble sleeping stated that being able to adjust their start and finish times assisted them in managing this symptom. It allowed the early risers to start and finish their day early, while others who were unable to fall asleep until the early hours of the morning were able to sleep a little later and start and finish their working day later.

Workers who did not have the flexibility of staggered hours reported that management understanding of this need would have improved their productivity.

c. Flexibility to take short breaks

Workers in retail banking or customer facing roles may not be able to manage some of the flexible options outlined in this section. Instead, these workers want the flexibility to be able to take regular short breaks when they are experiencing hot flashes or are overheated or simply overwhelmed.

The ability to step away when needed without explanation or embarrassment could be managed if line managers were better educated about the needs of menopausal workers.

d. Build in breaks between meetings

Office workers often find themselves tightly scheduled to attend back-to-back meetings throughout the working day. These workers want the flexibility for mandatory breaks to be scheduled between meetings, such as breaks often found on university campuses where lectures start at 5 minutes past the hour and finish 5 minutes prior to allow students to make their way across campus.

These mandatory breaks provide menopausal workers sufficient time to use the bathroom, get a cold drink or take a break to get some fresh air.

e. Allow part-time work or job sharing

Menopausal workers who are experiencing severe symptoms may need to reduce their working hours for a period to manage their symptoms. The right to request this flexibility where the job allows for it and be supported to return to their full-time role once their symptoms abate is in line with the flexibility provided to those with caring responsibilities or long-term health problems.

3. Alteration of the physical workplace and provisions

The recent research uncovers some quick and easy practical alterations that employers can make to the physical workspace that would allow menopausal workers some additional comfort when managing menopausal symptoms at work. There are five simple things that employers can do for workers:

a. Provide a quiet room to relax

Workers experiencing menopausal symptoms need a quiet space that has soft lighting and comfortable seating that they can access when they are feeling overwhelmed. One worker commented, *“It would be great to have a nice quiet room you could go to, other than go sit in the toilet so you can compose yourself”*⁶.

Other workers made the point that employers often provide quiet rooms for breastfeeding parents or those experiencing anxiety and that those rooms could serve as quiet rooms for menopausal workers as well. This would be of value to workers who are in customer facing roles and who may not have the space to “calm down” when they are feeling overwhelmed.

b. Provide desk fans

Workers should be able to access desk fans without hassle or filling out numerous forms or explain why it is required. Large companies could simply provide a supply of small desk fans to be signed in and out and signpost and advertise where employees can access them when they are required.

c. Allow workers to request a fixed desk

Two of the most stressful menopausal symptoms relate to needing to use bathroom facilities with increased urgency and frequency to urinate or to manage heavy menstrual flows. Recent changes have seen workplaces embrace “hot desking” where menopausal workers may end up seated some distance from the nearest bathroom facilities. They often also have additional personal items such as tissues and desk fans to assist them to manage their symptoms.

d. Provide a good range of sanitary products in the bathrooms

Workers experiencing menopausal symptoms report experiencing very heavy periods during perimenopause and being caught without the appropriate type of, or number of, necessary supplies. Providing a good range of sanitary products in the bathrooms would alleviate the stress of being caught without.

e. Loose fitting and layered uniforms

The best-known symptom of menopause is hot flushes. Menopausal workers would benefit from uniforms made from breathable material that is loose fitting and is able to be layered. The provision of these types of uniforms allows workers to easily layer up or down and would assist those workers who are suffering from hot flushes.

6. Menopause in the Workplace: Impact on Women in Financial Services. October 2021. Standard Chartered. Financial Services Skills Commission. Available at: <https://av.sc.com/corp-en/content/docs/Menopause-in-the-Workplace-Impact-on-Women-in-Financial-Services.pdf> Accessed June 2022



“When I joined CBUS two years ago, I was surprised, relieved and grateful that CBUS offered menopause and menstrual 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 aids 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.”

Laurette, CBUS worker



Case study: CBUS includes 12 days of menopause and menstrual leave in their Enterprise Agreement

CBUS is an Industry Super Fund that employs approximately 700 workers. In 2021, CBUS became the first Australian finance industry employer to include paid menopause and menstrual leave in their Enterprise Agreement negotiations with the FSU.

They introduced menopause and menstrual leave for their employees as part of their commitment to promoting equality and wellbeing in the workplace. Their decision was rooted in their 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.

In the three years of their first Enterprise Agreement, CBUS paid out only 40 calendar days of menopause and menstrual leave 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 substantial 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 for 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 allow workers to manage symptoms at home. CBUS also provide information to all employees about the impacts of menopause and menstruation so as to ensure a supportive working environment. CBUS provides feminine hygiene products in their 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.

CBUS has a gender pay gap of 14.2% (2022-23) which is significantly lower than the Insurance Superannuation Funds' industry average of 20.6% (2022-23)⁷. In addition, CBUS reports an increase in overall worker engagement and performance.

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“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

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

MENSTRUAL SUPPORT



Menstrual silence, shame, ignorance and awkwardness are not only counter to women’s fundamental health and wellbeing, but also to the realisation of their full human rights - to be able to avail themselves of the opportunities and resources in life, to live without discrimination; and to be able to participate fully and freely as citizens and consumers in their communities, workplaces and society at large. ⁽¹⁾

Why do we need a menstrual support framework?

The cost of menstruation to companies is difficult to determine because it is often hidden by individuals who feel the need to “soldier on” and work through their discomfort. When employees take leave during their menstrual cycle, it is generally sick (personal) leave that they access and this is not quantified. The costs of ignoring the impact of severe menstrual pain are loss of productivity for companies and opportunity costs for workers. Developing a workplace support framework is an important step towards gender equality.

Companies in the finance industry usually have a suite of frameworks that sit alongside Enterprise Agreements and modern Awards that complement their legislative obligations and help shape workplace culture. As the number of women in senior leadership roles increases, employers have come to recognise that providing support for workers who struggle with period pain is a win for productivity, workplace culture and developing employee talent.

Including a menstrual support framework alongside paid leave in an Enterprise Agreement will improve and regulate workplace standards, culture and behaviour. This framework will promote a consistent, safe and constructive working relationship for everyone and provides a simple guide for how to approach these matters for both employees and employers.



What are the effects on workers who menstruate?

It would be disingenuous to suggest that all workers who menstruate experience the same symptoms, or that the symptoms experienced do not change over a worker's reproductive life.

Some workers experience very few, if any symptoms, some have only mild discomfort, while for others it is not unusual for the symptoms to be severe and debilitating (see figure 7). The fact that (some) workers menstruate is well understood, but there is still stigma and taboo attached to the discussion of menstruation.

This stigma and taboo can mean that workers who experience severe symptoms are less likely to speak up and ask for modifications while they deal with these severe symptoms (see figure 8 below). Introducing a framework for workers and their managers to help manage the symptoms of menstruation helps to remove the stigma as it normalises and acknowledges this reality and allows workers to know it is acceptable to ask for help to mitigate their symptoms.

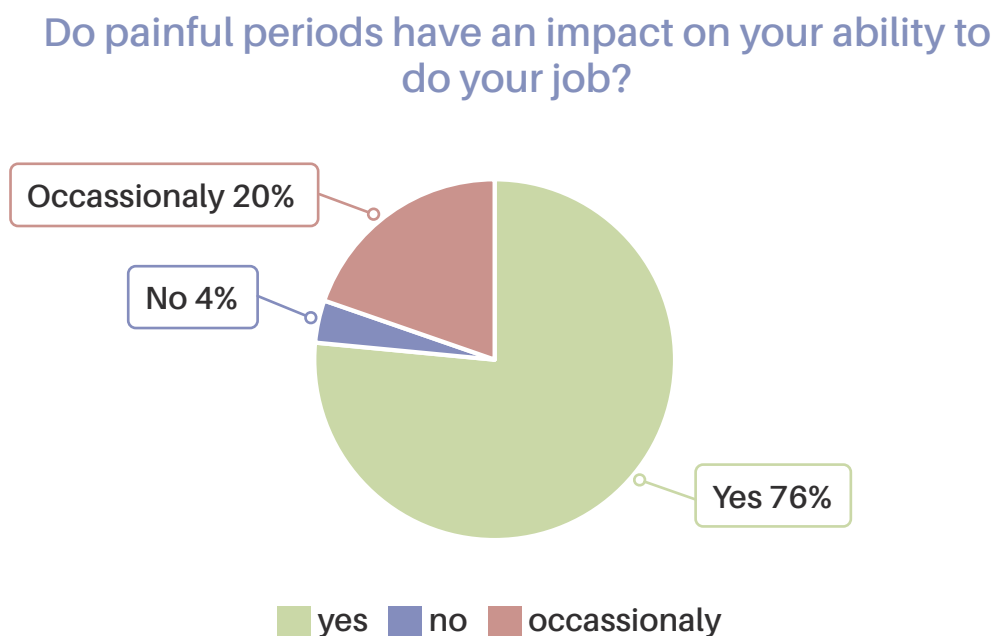


Figure 7 - Do painful periods have an impact on your ability to do your job?

Menstruation is a workplace issue

Workers who menstruate at some points in their lives make up over half of the workers in the finance industry⁸. This is a normal biological reality that occurs monthly for half the workforce and can have a detrimental impact on workplace productivity and wellness.

Menstruation isn't a sickness and in most cases is a reasonably predictable event. Workers who menstruate need a framework through which they can request modifications to their regular working arrangements (see figure 8). There needs to be a framework that can be applied consistently and without stigma by all workers. The provision of such a framework has been found to deliver benefits to both workers and employers.

8. <https://data.wgea.gov.au/industries/27>

"I suffer from diverticulitis which often flares up most during my period. This increases my period pain and makes even the simplest tasks like sitting up and walking almost unbearable. Through the last 12 months we were so short staffed that toilet breaks had to be coordinated and sick days were difficult to cover. It led a team of three women (myself included) to not take sick days and come to work in tremendous discomfort."

Martha, bank worker*

"There are times that I am physically incapacitated and can't move when I am overcome with cramps. I have also experienced nausea and vomiting and cold sweats. I struggle to focus and sometimes need to excuse myself to breathe through pain when with customers."

Greta, bank worker*

"Not being able to focus, needing to take frequent bathroom breaks during appointments, feeling nausea and suffering cold sweats. Bloating, cramping, mood swings, anxiety."

Greta, bank worker*

"Being questioned why you are going to the toilet so often. This was when I was in a branch."

Narelle, bank worker*

””

What would make your period a better experience?

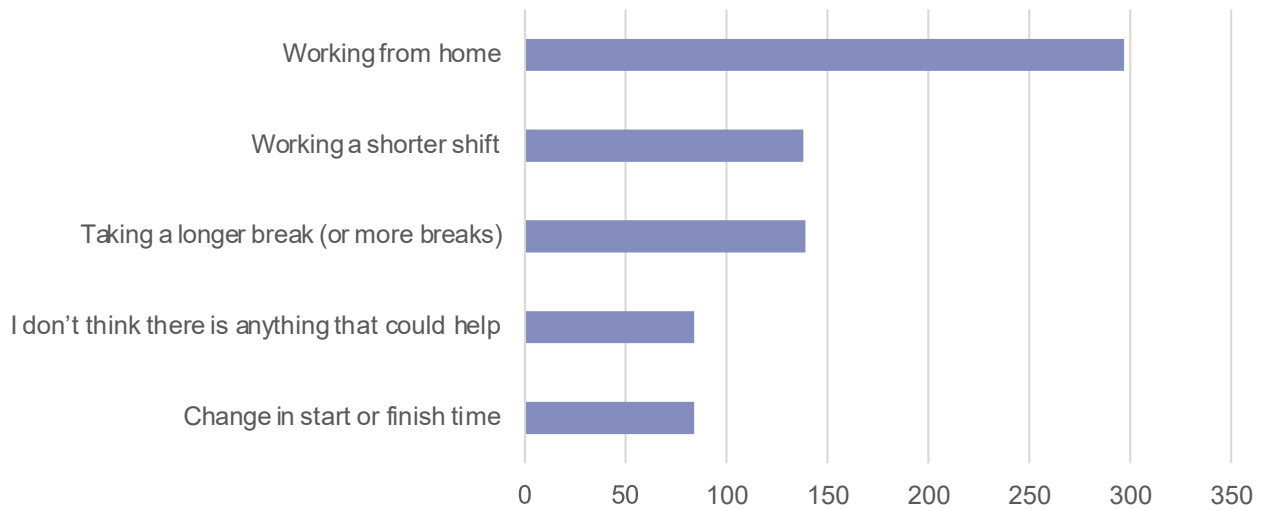


Figure 8 - What would make your period a better experience?

Workers' experience of menstruation at work

The FSU 2023-24 survey of the impact of menopause and menstruation on finance workers asked workers about their experience of menstruation at work. **Respondents overwhelming said that their workplaces were judgemental and that they did not feel comfortable disclosing to their co-workers or managers that they were suffering menstrual symptoms.**

Workers did not receive appropriate support or understanding, and in many cases were subject to additional performance scrutiny at a time where they were struggling. Some of their experiences are outlined below.



"I am unable to work and need to call in sick. Not enough sick leave and I feel like I'm being judged by my boss and peers for taking so much sick leave. [There is a] lack of empathy when it comes to women on their menstrual cycle."

*Sophia, bank worker*⁹*

9. * Names changed at the request of the workers.

“My periods have been heavy and painful for years. I used to feel embarrassed taking a day off when needed because I'd always been told my period was normal. It wasn't until I met a brilliant female GP a few years ago (who has been treating me since), that I have a little more confidence to be up front and honest with my direct line manager. Generally, I get a period for seven days every five weeks. The first three days are horrible. By the second or third day I feel so drained and sick. I often flood and experience a lot of pain. I often need to take regular naps and there is no way I would work from the office during this time.”

Jessica, insurance worker*

“It's kind of hard to focus when you feel like you're going to throw up and that your body is trying to kill you. I mean it's not, but that's how it feels. So, on those days I use a sick day which is annoying because now I am losing a sick day to use when I am unwell and shouldn't be working.”

Sarah, insurance worker

“I have issues with thyroid and iron levels. When I have my period I will get headaches, sometimes migraines, so bad that I cannot drive or be in bright lights. I am unable to focus and just need to sleep for a day.”

Irene, insurance worker*

””

Case study - taking time off impacts workers' ability to meet performance targets

"My manager has had issues herself, so she understands to an extent. My role is sales, and my branch relies on me heavily for us to reach our targets. Any days I have off means we won't have needs met for the day/time."

Gloria, bank worker*



Case study - needing to use unpaid leave while incurring additional medical costs for treatment

"I was recently prescribed medications by a gynaecological surgeon. I have run out of sick pay after two periods. I am currently using my annual leave. I recently obtained a yearly medical certificate so I can claim unpaid sick leave. My GP does mixed billing so every time I need a certificate it costs me \$80. I'm currently on a long waitlist for excision surgery. The medications I am on help me cope but I am not fit to work on my period at all. As a result of being away from work five business days per month my portfolio needed to be removed to reduce impact to customers, and I've fallen behind on side projects due to absences. When I return to work, I am always depleted and mentally checked out. It is so difficult to concentrate and get things done. I feel pressure to perform because I'm perceived as a senior consultant."

Su-Wei, insurance worker*



The business case for the introduction of a menstruation policy

A 2019 study of over 30,000 Dutch women was published in the British Medical journal and found that lost productivity amounted to almost nine days a year¹⁰. The analysis found that productivity losses due to “presenteeism” – where an employee is physically present at work but is not productive – was seven times higher than the loss due to absenteeism.

The study found that the average absenteeism related to menstruation was 1.3 days per worker per year, while the average loss of productivity due to presenteeism was 8.9 days per worker each year. **The study concluded that menstruation-related symptoms cause a great deal of lost productivity mostly due to presenteeism.**

The introduction of a framework to support menstruating workers would cut down on these productivity losses as well as support a better workplace culture. Australian companies that have introduced this type of framework report that they are improving both workplace culture and productivity at a very small financial cost. CBUS reported that three years after the introduction of paid menopause and menstrual leave, the cost was approximately one additional paid day of leave per year for every 17 workers, and the return on investment is in increased productivity and worker engagement.

What can employers do?

The good news is that there are simple changes that can be made to systems of work which will increase workers’ productivity while they suffer menstrual symptoms. These changes include the flexibility to work from home, working a shorter shift and taking longer or more regular breaks. The results in figure 8 (above) are from the “FSU survey on the impact on menopause and menstruation on finance workers”.

Stigma and taboo

“Although my male manager is very open, I wouldn’t feel comfortable talking about this with him.”

Sarah, bank worker



Most respondents to the “FSU survey on the impact on menopause and menstruation on finance workers” reported that they did not feel like they were able to speak to their line manager about the impact their menstrual symptoms were having on their work.

10. Schoep, M et al “Productivity loss due to menstruation related symptoms: a nationwide cross-sectional survey among 32 748 women” <http://bmjopen.bmj.com/> Accessed 5 June 2022



They felt like this meant that they were unable to seek adjustments to the structure of their working day to mitigate their symptoms (see figure 10). Only 25% of respondents requested a change to their working arrangements, but just over 40% provided the reason for the request. Of those who did request a change, just over 70% had their request approved and 73% of those reported that the changes they requested assisted them to manage their menstrual symptoms – most of the change requests were a request to work from home).

Do you feel like you can talk to your line manager about changes to mitigate your menstrual symptoms?

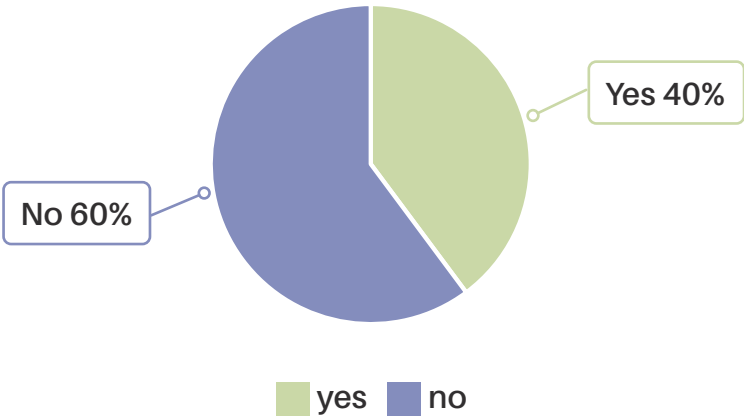


Figure 10 - Do you feel like you can talk to your line manager about your menstrual symptoms?

We asked workers why they chose either to disclose or not disclose their menstrual status to their line managers (see figures 11 and 12). Stigma and belief that menstruation was a private matter and fear they would be perceived negatively were the most common reasons respondents gave for not disclosing their menstrual status at work.

Reasons I did not disclose my menstrual status

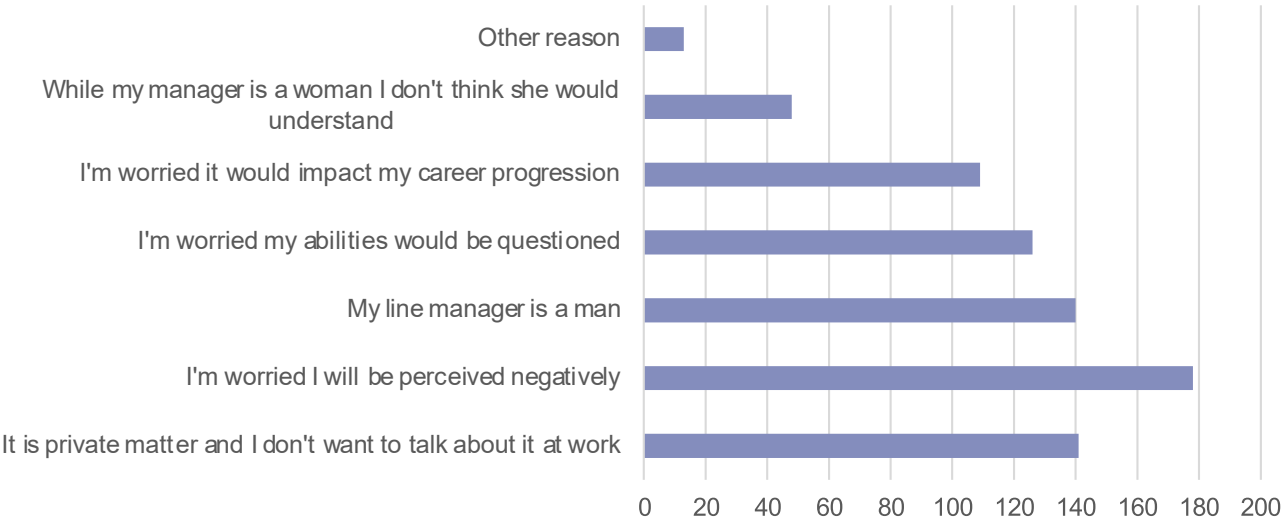


Figure 11- Reasons I did not disclose my menstrual status

For the far smaller number of respondents who felt safe to disclose their menstrual status, they did so because they felt like they had a supportive line manager, or their line manager was a woman.

The finance industry is highly gender segregated and almost 60% of all manager roles are filled by men¹¹. The more senior the role, the more gender segregated it is with men filling over 70% of “Heads of Business” roles.

Given this segregation and the very small number of workers willing to disclose the impact of menstruation on their work, it is difficult to overstate the importance of whole-of-workplace education if employers want to get the most out of their workforce. While only a small number of respondents identified having a line manager who is a supportive man as a reason to disclose, this should be interpreted as due to a lack of understanding and education that can be easily overcome with the introduction of a comprehensive menstrual framework.

Reasons I did disclose my menstrual status

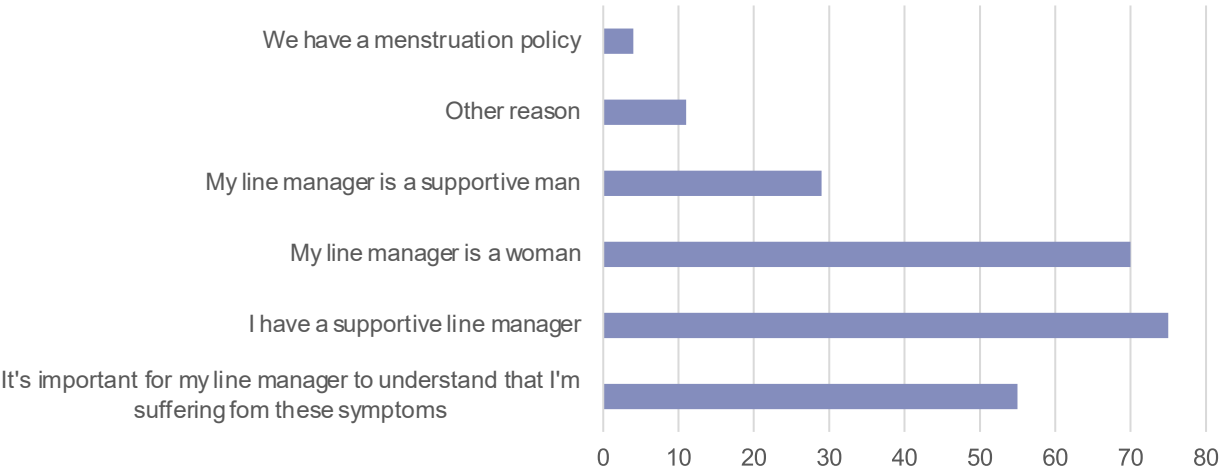


Figure 12 - Reasons I did disclose my menstrual status

11. WGEA Data Explorer | WGEA Financial and Insurance Services Division [Assessed 16 May 2024]

Case study – Victorian Women’s Trust (VWT)

The VWT introduced their framework in 2017. The framework included 3 practical options for workers who were experiencing discomfort during menstruation.

1. The ability to work from home.
2. Making practical changes to their workplace that allowed them to be more comfortable, for example providing a quiet rest area.
3. The ability to take a day’s paid leave. Employees were able to access up to 12 days paid menstrual leave per calendar year (non-cumulative, pro-rata for part-time workers) if they were unable to perform work duties due to menstrual symptoms. This leave is separate from sick leave and does not require the provision of a medical certificate.

What was the impact of the introduction of this framework?

After five years, a total of 37 days of leave had been taken which averaged 7.5 days/year total (for all staff). Menstrual products have been provided in all toilets, desk fans are available for workers, there is a relaxed uniform policy, and workers know that they can step out of meetings as needed.



IMPLEMENTATION OF A MENOPAUSE AND MENSTRUAL FRAMEWORK

When you decide to pursue a menopause and menstrual framework it is important to lay the groundwork so that your workforce understands why you are making this change. Framing the introduction of a menopause and menstrual framework as a strategy to make your workplace better for all workers is important.

Lean into the benefits of improved flexibility, productivity, and workforce engagement so that workers who may not need to access this leave understand that there is a benefit to everyone when organisations support those workers who need it the most.

It is essential that the workforce has a good understanding of the benefit and that managers will start to see improvements in morale and culture. The stigma associated with the natural biological reproductive system that leaves some workers to struggle with symptoms that impact on their work is removed.

Will there be a backlash?

This section provides some responses to commonly asked questions about the introduction of a menopause and menstrual support framework.

I'm concerned that introducing a framework might cause problems - is there an easy way to do this?

Organisations may validly be concerned about the response an introduction to this framework might have on their workforce, particularly if it is a workplace that has a strong menopause and menstrual taboo. There are steps that can be taken to ease your workforce into the introduction of the framework that will break down the taboo.

1. Employers could start by running a staff survey for all workers that will give workers a **private, anonymous** way to better understand the menstrual taboo and for those who don't menstruate an understanding of the type of symptoms commonly experienced. This survey works best when it is sent to all workers regardless of gender identity.

The questions can be educational. For example, a question that asks what symptoms the respondent is aware might be experienced by workers who menstruate, followed by one asking them to tick symptoms they themselves have experienced, and one asking them to tick any symptoms they know their colleagues might have experienced. Similarly, they can be asked to tick boxes that outline the impact that these symptoms might have on them/their colleague's work.

These types of surveys serve to break down the taboo by normalising discussion of symptoms and impacts. To further break the taboo, managers can be asked to remind workers to complete the survey, thereby normalising discussion in team meetings.

2. Survey results should be shared by senior managers and spoken about in team meetings and in forums such as internal newsletters.
3. Internal intranets can include a section on menopause and menstruation with an FAQ section for workers who might want to better understand what they and/or their colleagues can expect from the employer as support.
4. Trial the policy in a section of the organisation and survey staff before, during and after the trial period. Talk to staff about the trial and invite comment.
5. Train people leaders and human resources teams so that they understand more about the symptoms workers are likely to experience and the options available to them to support the workforce when they are experiencing symptoms.

Is it unfair?

Discussion of menstruation is not something that is common in Australian workplaces and the Victorian Women's Trust (VWT) has written about the "menstrual taboo" that we often see in Australian culture, and that the taboo is often reinforced to ensure that people think that the costs of implementing a menstrual framework outweigh the benefits. The VWT suggests that:



"For those who like to maintain hierarchical relationships in the patriarchal mould, the menstrual taboo provides a type of 'proof' that women are weaker and less capable. Anyone who sees periods as a particularly unpleasant necessity are benefited, in that the taboo keeps outward signs of menstruation hidden to a large extent. In truth, it's difficult to view them as genuinely beneficial to anyone other than a very small group of people who may profit from the continuation of menstrual shame and stigma.

Arguments for better medical research, social justice, targeted education and specialist healthcare for menstruation and menopause, are much harder to make in the atmosphere of the taboo, which effectively silences those who seek it and diminishes awareness. This saves money in the short-term"¹².

The taboo means that menstrual leave can seem controversial if those who don't menstruate or those who don't suffer from the symptoms of menstruation feel as though it's unnecessary. It is hardly fair that workers who do suffer from menstruation symptoms should need to hide their symptoms or make excuses for a perfectly natural phenomenon.

12. Victorian Women's Trust (2021d) "Ourselves at Work: Creating positive menstrual culture in your workplace". Available at <https://www.vwt.org.au/wp-content/uploads/2021/12/Ourselves-At-Work-DIGITAL-V5.pdf> Accessed 5 June 2022

Employers are already making provisions for the physical needs of workers by providing rest breaks, meal breaks, and toilet breaks as well as ensuring the workplaces meet health and safety standards in terms of their physical comfort. Adding a menopause and menstrual support framework is long overdue and should be considered an equity issue. Workplaces should be redesigned to accommodate workers who menstruate rather than forcing these workers to conform to workplaces that have not evolved to meet their needs.

Won't people take advantage of it?

Do people take advantage of general sick leave allowances or other flexible working arrangements? This framework is no different from any other framework or policy that is introduced. Workers taking advantage of any leave policy is indicative of different issues at the workplace. If you do not have a cultural problem within your workplace – people will not take advantage of this leave type. In fact, the social stigma and taboo attached to menopause and menstruation is more likely to *stop* people accessing this form of leave unless it is needed.

Can't people just take sick leave?

Menopause and menstruation are not illnesses. These are regular biological processes that impact a large proportion of workers. When workers menstruate and go through menopause, their bodies are doing what they were designed to do.

In addition, there are common conditions that impact up to 30% of workers who menstruate (fibroids, endometriosis, polycystic ovarian syndrome). Nearly all workers who menstruate will experience some discomfort some of the time at some stage in their life. Having a menopause and menstrual support framework normalises this reality and allows workers to normalise dealing with their needs more easily.

Moreover, for workers who experience severe cramping, it is unreasonable to expect that they would need to see a doctor to get a medical certificate as is the expectation for some organisations when workers access sick leave.

The “FSU survey on the impact on menopause and menstruation on finance workers” found that 77% of respondents who had painful periods had utilised sick leave to deal with their symptoms and 85% reported taking a full day three to six times a year. This means some of these workers accessed over half their sick leave entitlement to deal with a regular biological process. On the other hand, 70% of respondents chose not to use sick leave because they either had insufficient balances or needed to keep it for caring responsibilities.

The situation for workers experiencing menopause is slightly different. Only 41% of those respondents had taken sick leave to deal with the symptoms, and most used only one day. Over 50% of respondents had used their sick leave a couple of times a year or less, while 35% of respondents had used their sick leave three to six times a year. Of the respondents struggling with menopausal symptoms, 48% chose not to use sick leave due to an insufficient balance or needing the leave for caring responsibilities.

Across both groups of respondents, 90% would access menopause or menstrual leave if it was available to them and the majority would use a full day on each occasion.

Across the two groups, about a third of respondents would use this entitlement a couple of times a year or less and just over a third would use it three to six times a year. A smaller number of about 14% would need to access this leave more than six times a year. For this small number of workers, without this leave they would be utilising all of their paid sick leave to manage their symptoms and have no leave left for actual illnesses or to care for their dependents.

MENOPAUSE AND MENSTRUAL FRAMEWORK¹³

Rationale

This framework has been introduced to guide workers and their managers who are supporting workers who are experiencing the symptoms of menopause and/or menstruation. We have developed this framework to recognise that the experience of menopause and/or menstruation is different for each worker and want to ensure that we provide adequate support for workers when they are experiencing symptoms.

The framework supports workers to identify the best way to manage their symptoms without the need to hide their symptoms, or have any penalty associated with a request for support. Menopause and menstruation are regular biological functions, not illnesses, and this framework seeks to normalise this experience and remove the menopause and menstruation stigma and taboo.

Framework

The framework is designed to allow workers to identify which of the variety of options for self-care is best utilised while experiencing the symptoms of menopause and menstruation. The framework is designed to be worker-led and flexible, with the impacted worker identifying which of the options is best suited to their needs on each occasion they struggle with menopause and/or menstrual symptoms.

1. Working from home
2. Staying at work but making small changes to the workplace environment to allow workers to manage their symptoms. These changes might include:
 - a. Having somewhere quiet to rest for short periods if symptoms become severe.
 - b. More regular breaks.
 - c. Having the ability to be excused from meeting when symptoms would prevent participation to an acceptable level.
 - d. Being assigned a workstation (where hot desking is in place) closer to bathroom facilities.
 - e. The ability to access heat packs or desk fans as required without question.
3. Taking a day of paid leave. In the case of paid leave, workers are entitled to a maximum of 12 paid days (non-cumulative) each calendar year in the event of they are unable to perform their role due to the symptoms of menopause or menstruation. This entitlement is in addition to sick leave and a medical certificate is not required.

13. Victorian Women's Trust

MODEL ENTERPRISE AGREEMENT CLAUSE

Menopause and menstrual leave

x. An employee is entitled to up to twelve (12) days of paid menopause/menstrual leave per year.

x.1 Employees may access menopause/menstrual leave when they are unable to work due to symptoms associated with menopause or menstruation.

x.2 The employee shall give the employer notice as soon as reasonably practicable of their request to take leave under this clause.

x.3 Employees can use their menopause/menstruation leave without providing a medical certificate.

x.4 In addition to menstrual leave, employees are entitled to work from home on an ad hoc basis or stay in the workplace under circumstances which encourage the comfort of the employee e.g. resting in a quiet area.

x.5 Menopause/menstrual leave is not cumulative and, like the other forms of personal leave provided for in this Agreement, unused menopause/menstrual leave will not be paid out at any time.

References and further reading

Menopause in the Workplace: Impact on Women in Financial Services. October 2021. Standard Chartered. Financial Services Skills Commission. Available at: <https://av.sc.com/corp-en/content/docs/Menopause-in-the-Workplace-Impact-on-Women-in-Financial-Services.pdf>
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Accessed June 2022



Fighting to improve the lives of finance sector workers every day.

Authorised by Julia Angrisano, FSU National Secretary

www.fsunion.org.au