



S4W Collation Project 2004-2008

FINAL REPORT – Key Trends and Issues

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The opinions, findings and proposals in this report represent the views of the author and do not necessarily represent the attitudes or opinions of the Australian Government.

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Summary of findings

In the five year period reviewed Security4 Women (S4W) produced 28 major written outcomes or other products. These tangible outcomes are the focus for this report.

The report examines four outcome types – consultations, reports with recommendations, advocacy and other products.

The report also looks at the possible impacts of S4W work by thematic areas that have produced written or documentary outcomes. These thematic areas include:

- overarching policy
- women and work
- education and training
- financial literacy
- housing
- young women
- international policy
- social security - pension review

S4W's core value of life long economic security is reflected in the work of the Office for Women (OfW) as one of its three priorities; improving women's **economic independence and financial security**.

There have also been recent changes in areas of policy that S4W has been lobbying for over time and that have had or will have a positive impact on the economic security of women. Since the election of the Rudd Labor Government in November 2007 these changes include:

- dismantling the WorkChoices legislation which was deleterious impact on women in low paid, part time and casualised employment
- introducing the Fair Work Act which includes a part 2-7 relating specifically to the equal remuneration of women and men
- the introduction of the Paid Parental Leave Scheme (effective Jan 2011)
- review of the Equal Opportunity for Women in the Workplace Act 1999 (EOWW Act) and Agency (EOWA) Review
- Australia has become party to the Optional Protocol to the Convention for the Elimination of Discrimination against Women (CEDAW)
- review of the Welfare to Work reforms
- review of pension and changes to pension payment system
- and increase to the carer benefits

Importantly, three of the major recommendations made by S4W ¹ at the time of the 2007 election have been implemented by the new Government:

¹ Priorities for Women: S4W Issues and Recommendations 2007 Part B pp 1/7 Election 2007 Priorities

- the introduction of a system of universal paid maternity leave, paternity and parental leave
- pay equity for women in all industries, and a system of wage determination that has the achievement of pay equity as a guiding principle
- a commitment by the Australian Government to the Optional Protocol to the Convention on the Elimination of Discrimination against Women (CEDAW) so that individual women and groups of women have the ability to make a direct complaint to the CEDAW Committee.²

Not all outcomes for the organization can be easily quantified but are significant and include; collaborative relationships, capacity building for individuals and member organizations and 'flow on' impacts of work undertaken.

A good example of the latter is the impact that the Financial Literacy work undertaken by S4W in collaboration with Women's Information Referral Exchange (WIRE) had on the 2008 Victorian Premier's Women's Summit on women and money where the collaborative work was drawn upon and influenced proceedings.³

Collaborative activities have been a key positive outcome for the group including working collaboratively with other women's groups on projects and campaigns and academics on research work. S4W also contributed, with other women's organizations such as the National Foundation of Australian Women (NFAW), to work on the impact of WorkChoices reforms on women and supported the outcomes of the Women and Work Research Group (WWRG). This material is available for review on the NFAW website. The lobbying work done by this coalition was considerable and is ongoing on critical areas such as Tax Reform, and the reviews of the Sex Discrimination Act and EOWW Act.

² S4W Priority Issues for Women: a summary of issues and recommendations 2007 Part B pp 1/7

³ Haynes, A. Security for Women: An Overview 2009

Observations

The following observations are made about the considerable body of work of S4W in the period under review for this project: 2004-2008.

S4W has been an extremely prolific organization or 'alliance' of women's groups over time. The organization has produced an impressive body of work that has included at least the 28 documentary products examined for this project (see Appendix 1). A SWOT analysis is also included (see Appendix 3).

It is important to highlight to Government the positive outcomes of S4W over time and align strategy with current Government initiatives including highlighting synergy with Office for Women (OfW) priority.

S4W needs to celebrate recent changes to policy that have improved or will improve economic outcomes for women including the policy and legislative shifts noted above. S4W has actively worked to promote change in many of these areas.

There are areas of Government activity for women that could be further supported including the development through the Ministerial Council (MINCO)⁴ of national key performance indicators for women. This clearly accords with S4W Data Working Group goals and objectives and would be good to run with and/or support.

In addition S4W is well placed to leverage future activity for Australian women off the Government's major social reforms including *Closing the Gap. The National Indigenous Reform Agreement*⁵, the *National Action Plan to Reduce Violence against Women*, COAG reforms of the Vocational Education and Training sector, further reforms of social security and childcare, the work of the new Office for Work and Family and the work of the Social Inclusion Board. All of these areas of reform offer opportunities for strategic intervention for women.

It would be useful also to return to first principles from the 2002-2003 *What Women Want* consultations that drew on responses from over 3000 Australian women and reflect on how successful activity has been in achieving the desired goals of women. This survey identified the following issues that impede women's progress towards equity:

- a division of domestic, voluntary and community labour, such that even when women work similar hours in paid work to their male partners, they still perform 60.1 per cent of unpaid labour; and
- structural barriers due to Australia's highly gender segregated labour market

It also identified three broad economic measures that women felt would most to improve their wellbeing:

- work arrangements that help balance family and other responsibilities
- affordable education and training for all ages

⁴ Commonwealth, State, Territory and New Zealand Women's Minister's meet annually at MINCO

⁵ Closing the Gap the National Indigenous Reform Agreement highlights economic participation, schooling and early childhood as critical building blocks towards social inclusion for Aboriginal Australians

- equality of male and female wages and salaries

Over time S4W has thrown considerable effort and resource behind these priority areas. However there is considerable work to do still in all to meet goals.

There is a possibility of broadening out the base for collaborations from women's organizations and academics to service providers and employers and Government agencies. For example, some collaboration with industry groups and/or EOWA to promote effective strategies that will promote women accessing flexible work options under the Fair Work Act including case studies may be valuable.

Other areas for future work might include:

- more effective process to move findings forward to effect change – members will have a clearer idea of how the mechanism or relationship can be enhanced with OfW,
- more effective process for dealing with new and emerging issues
- in depth work on women and poverty
- critical work for Aboriginal and Torres Strait Islander women
- greater specific attention to flexible work practices and work based programs (see above)
- women's position in a low carbon economy; the impact of the green economy on women or women's skills in the green economy

It is worth noting here that in spite of greater focus by the Government on women's economic independence and financial security, women and homelessness and the links between domestic violence and homelessness, there is no attention paid to women and poverty in general.

The Office for Women website looks at data on women's economic independence and financial security under the following categories:

- women's labour force participation
- hours worked
- wage setting arrangements
- women and small business
- gender pay gap
- women's retirement
- women's superannuation saving

This data capture, while vital, is predicated on women's employment (either part time or full time). Little attention has been paid to the financial security of women who do not work, are unemployed or who experience hidden unemployment, nor is there a discussion of women who are working poor, single parents or on some form of carer payment or pension.

It may be useful to develop baseline data on women and poverty as a mechanism to promote a societal re-valuing of women's carer roles especially in light of the Government's Social Inclusion Agenda.

SECTION 1: OVERVIEW

Context to this document

This document is the final of the three deliverables for the S4W Collation project 2004-2008 Key Issues and Trends. It incorporates the findings of the Précis Report and the Analysis of Recommendations and also highlights other outcomes of the program of works undertaken by S4W during this five year period. The report could not have been finalized with out the assistance of Alex Haynes, previous coordinator of Security4 Women, who was able to give an overview of S4W outcomes and activity.

Introduction

In the five year period between 2004 and 2008 Security4Women (S4W) produced 28 project outcomes including reports of consultations, research and policy documents, submissions to Government enquiries and other products including DVDs and fact sheets. All of these 28 outcomes are identified in Appendix 1 of this report and were submitted as part of Deliverable 1.

S4W focuses on the promotion of lifelong economic well being for women. This central goal has directed the work of S4W over this period and has led to the production of outcomes on a wide range of subjects including:

- overarching policy setting
- education and training
- financial literacy
- housing
- young women
- international policy implications including budgeting for gender equality
- out of school hour care
- pension review

In addition to these quantifiable outcomes the researcher would like to acknowledge that there have been innumerable qualitative outcomes of S4W work over time that have grown out of inter organization collaboration and advocacy on critical issues.

Some outcomes not listed here have been produced by 'sister' organizations who may have taken the lead running on particular campaigns, such as the work undertaken by S4W with NFAW and included on the NFAW website.

Other hard to measure but significant outcomes, which fall outside the scope of this project, include capacity building for women within the organisation and project partners who have benefited from support in developing leadership capabilities and other skills.

Underpinning core values

The work undertaken by S4W can be characterized as women-centric, consultative, capacity building and collaborative. These underpinning core values have led to an impressive body of work over the five years under examination that gives voice to a significant range of issues of concern for Australian women under the broad banner of economic security.

Approach

To simplify the process of analysis these 28 reports, papers and products have been regrouped in to four separate types:

- 1 Consultation; outcomes through survey, focus group/interview/workshop and other large fora.
- 2 Reports; based on policy and/or research with substantive recommendations to Government and other policy makers⁶.
- 3 Advocacy; submissions and papers in response to specific campaigns with specialized recommendations.
- 4 Other products including DVDs and fact sheets.

Section 2 gives a summary of the outcomes of these S4W reports and other products. There is a discussion of the type of outcome and the possible impacts on policy shifts over time.

Section 3 looks in more depth at S4W outputs by thematic area and summarises current Government activity in that area. Longitudinal indications are given where appropriate. Relevant data from Government websites have been included at Appendix 5.

There has been considerable movement in several key areas of policy which impact beneficially on the economic security of women, since the election of the Rudd Labor Government in November 2007, including:

- dismantling the WorkChoices legislation which was deleterious impact on women in low paid, part time and casualised employment
- introducing the Fair Work Act which includes equal remuneration clause
- introducing the Paid Parental Leave Scheme (effective Jan 2011)
- becoming a party to the Optional Protocol for CEDAW
- pension reforms
- reviewing EOWW Act and Agency.

Areas of policy which have been maintained and which continue to impact negatively on women's equality and ongoing economic security have been highlighted including Welfare to Work legislation, national VET policy and nation building programs which focus on predominantly male area of employment.

⁶ While most if not all of such work also included consultative activities, such reporting was also dependent on other data collection activities and analyses, often with a specific rather than general focus.

SECTION 2: SUMMARY OF OUTCOMES

This section summarises S4W outcomes by four main types; consultations (reports of activity without recommendations); research and other project reports with recommendations; advocacy work and other products. All outcome types have contributed to S4W profile and form a value element in the organizations goal of keeping women's economic wellbeing on the agenda.

Consultations

A strong guiding principle underpinning the work of S4W has been to give Australian women a voice. Not surprisingly then, a key strategy for S4W has been the use of consultative processes, focus groups and other fora, to identify issues and priorities for Australian women.

An overview of these consultations is included in this report.

Research and project reports with recommendations

There are 15 major policy and research outcomes identified as having recommendations. All documents have now been located, including those outstanding at time of submitting the previous deliverable; Client Student Voice Action Group submission (2005), Priorities for Women: a summary of issues and recommendations (2007) and Hot Issues: Pregnancy Discrimination (2008).

Building on the analysis of recommendations in Deliverable 2 there will be a brief examination of where Government has made shifts in the directions recommended in S4W policy and work.

While it is not possible to draw a direct causal link between the two it is an important exercise to the organization to identify areas where effort has been rewarded and/or important shifts in policy made.

Advocacy work

Significant work is undertaken by S4W in response to Government reviews and calls for submission. This work is documented and the possible impact on outcomes discussed.

Other products

S4W has produced or been involved in projects that have delivered other products including fact sheets on financial literacy and a DVD on young Aboriginal and Torres Strait Islander women.

Consultations

Arising from a culture of capacity building of both the organization and individual women, consultations, and their outcomes, have formed the backbone of the work of S4W. Outcomes have been adopted by S4W as a way of identifying key issues for women and women's groups.

Accessing the opinions of large groups of diverse women was a component of the work of S4W that was highly valued by the Office for Women.

While all projects conducted by S4W were based on consultative models of direct primary data collection from women themselves, the following can be considered 'Line in the sand exercises'. The outcomes of the first two consultations below have been especially significant in setting priorities for the organisation and continue to shape future research/policy work.

Table 1: Consultations

Year	Title	Number of Respondents	Positive Outcomes
2002/03	What Women Want	3000	- The current Government has moved considerably by targeting pay equity, work and family balance, Paid Parental Leave Scheme and dismantling WorkChoices - Also OfW has made economic independence and financial security one of three priority areas
2006	1000+ Women have their Say	1000+	
2007	Talking About Work	238	
2008	Young Women Talk	25	

In 2004 S4W produced three major documents based on the outcomes of the 2002-2003 *What Women Want* consultations. These consultations drew on responses from over 3000 Australian women and identified the following issues that impede women's progress towards equity:

- a division of domestic, voluntary and community labour, such that even when women work similar hours in paid work to their male partners, they still perform 60.1 per cent of unpaid labour; and
- structural barriers due to Australia's highly gender segregated labour market

Two papers were produced which summarized the findings of the consultations; *Lifelong Economic Wellbeing for Women: Summary Paper* and *Lifelong Economic Wellbeing for Women: Obstacles and Opportunities*. While not producing any specific recommendations the results of this survey showed that Australian women, 'irrespective of age, education and socioeconomic status', consistently identified three broad economic measures which they felt would most to improve their wellbeing. These priorities were:

- work arrangements that help balance family and other responsibilities
- affordable education and training for all ages
- equality of male and female wages and salaries

A subsequent paper *Economic Security for Women* which was developed by S4W with Kay Boulden developed a series of recommendations for Government and policy makers and planners

in each of these three 'priority' areas. Of these three priority areas it is education and training that has seen the most substantive work during the five year period being examined. The other two areas, while generating numerous recommendations do not seem to have been built on with the same level of consistency.

In 2006, S4W wanted to revisit the key issues for women and established a survey, part of which asked women to rank the original 22 measures to determine if the priority issues for women had changed. Over 1,000 women, ranked the 22 measures as follows;

- prevention of violence against women
- equality of male and female wages and salaries
- equal access to secure well paid jobs

The 2006 survey was more detailed and in addition to ranking the original issues it asked women to identify other issues of importance and emerging issues. Overall the 1,000+ women identified 6 key areas of concern for Australian women as:

- work and employment
- health and violence
- financial security
- work, career and family
- equity and access
- representation, leadership and development.

In 2007 S4W conducted 34 *Talking about Work* focus groups in which 238 women raised six key issues and highlighted possible solutions from their discussions.

The key findings were:

- 1: Women need to feel valued and recognised for the skills they have.
- 2: Women with disabilities need support and opportunities to excel in the workplace.
- 3: Women need to feel better equipped to negotiate for themselves in the workplace.
- 4: Women need access to mentoring opportunities in the workplace and beyond.
- 5: Women need adequate paid family leave entitlements, quality, affordable childcare, and flexible workplaces that cater for balance in work and family responsibilities.
- 6: Women need accessible and affordable educational opportunities. ⁷

Feedback from the OfW at this time was not supportive of implementing these recommendations as it was felt that they were outside the Coalition Government's policy directions. It was also felt that the inter-departmental nature of the recommendations gave them no natural home.⁸

Young Women Talk (2008) summarized the outcomes of nineteen face to face interviews in Sydney, Canberra, Melbourne and Adelaide and a focus group with young women with hearing impairment in Western Sydney. The diverse backgrounds of the young women reflect a wide cross section of Australian multiculturalism including; Greek (1), Iranian, growing up in PNG (1), Persian/Baha'i background, born in Turkey (1), Indian (2), Malaysian (1), Italian (1), Vietnamese

⁷ Haynes, A. Case Study – Report 1 Security for Women: an overview – opportunities for change 2009 pp23

⁸ ibid

(1), Koori (1), Australian growing up in PNG (1), Canadian (1), provides an intimate glimpse into the lives and perspectives of young Australian women.

Common themes reported included:

- the key role of technology in transforming young people's communication;
- patterns, information gathering and activism;
- the impacts of a strongly consumerist society on young people's culture;
- the extent of young women's global awareness;
- a pronounced sense of insecurity which results from,
 - the expense of higher education, and the stress this creates, particularly through large debts accumulated through HECS;
 - the difficulties of affording to buy a home;
 - a job market that has prioritised 'flexibility' for employers over security for employees;
 - challenges facing this generation as the effects of climate change and global warming unfold.⁹

Outcomes from the work on young women are still unfolding and need to be considered carefully in light of other priorities of S4W and also the Government's National Conversation on youth which was launched in October this year.

It is important to note that the outcomes of many of the research and policy papers included focus group discussions and/or workshops which were incorporated into the findings of the projects and the recommendations. This can be evidenced in the workshop based and capacity building approach of the *Waltja/WAVE* collaborative project *Helping People to Help Themselves* investigating the training needs of remote Aboriginal women and the survey based approach of the *Women, Superannuation and Saving* project.

⁹ S4W *Young Women Talk* (draft) Security for Women 2008 pp 4 and 6

Reports with recommendations

Many of the projects undertaken by S4W over this period included in-depth research with collaborators and produced reports with recommendations. 15 reports and papers with recommendations have been located during this collation project.

The impact of these recommendations is difficult to determine, as is any direct causal links with policy initiatives. The table below gives a summary of these reports and also indicates whether there has been any general movement in these thematic areas at a policy or government program level.

Table 2: Reports with Recommendations

Year	Title	Positive Outcomes
2004	Economic Security for Women Major Report: policy research report	Office for Women priority
2005	Women, Superannuation and Saving Report	Women understanding money resources
2005	Policy Directions: Lifelong Learning: work related education and training for women	-
2005	Helping People to Help Themselves: Project report: Education and Training – Indigenous	Closing the Gap
2006	Talking about Work; why women work, what the key issues surrounding work are	Pay Equity Paid Parental Leave Scheme
2006	CSVAG Consultation	-
2007	Lifelong Learning: work related education and training meeting the needs of Australian women	-
2007	Lifelong Learning and Work Related Education and Training for women returning to work and retraining.	-
2007	Towards a Sustainable Economic Future: Women and vocational education and training	-
2007	Making it Work. A study of education and training issues for women in micro and small business	-
2007	Priorities for Women: a summary of S4W issues and recommendations	OfW priority
2008	Women and Housing - A Discussion Paper	-
2008	CSW 52: Key Priorities Paper Including the outcomes of the S4W and O4W Roundtable	Ongoing work with OfW to improve gender analysis of Government policies
2008	Out of School Hours Care – Submission S4W submission to the House of Representatives	Office of Work and Family and new Ministry for Early Childhood Education and Childcare
2008	Submission to the Pension Review	Reform of Pension system

Categories for Analysis

Across the 15 major reports with recommendations reviewed for this project there were approximately 168 recommendations which were grouped in to four categories for ease of analysis. These categories are:

1. Systemic change through policy development, review and/or monitoring
2. Change informed by research and analysis
3. Targeted programs, services and information for women and girls and men and boys, and
4. Incentives and programs for employers, providers and others.

Not surprisingly, perhaps, the majority of recommendations fall in to category three with a strong emphasis on creative program development and targeted initiatives recommended to improve women's access to, participation in and outcomes from services; with 77 out of 168 recommendations.

The second major grouping is in category one; systemic change through policy development, review and/or monitoring with 60 recommendations out of the 168. Recommendations in this category include the call to develop specific policy documents for women and to ensure that mainstream policies are made gender sensitive and not gender 'neutral'. A re-occurring recommendation from many authors is for all data from Commonwealth and State Governments to be disaggregated by gender to support better analysis and future planning of better services to women.

Systemic change is a key component of any change program and the promotion of gender equality for women must be predicated on the underpinning of substantive policy development, review and/or monitoring including gender budgeting processes recommended as an outcome of CSW 52.

Less emphasis has been placed by authors on research and analysis with only 22 of the 168 recommendations falling in this category. The least number of recommendations fell in category four; incentives and programs for employers, providers and others. Only 9 of the total 168 recommendations fell in this category (see Table 3 below).

Focusing on incentives and other strategies and initiatives that work collaboratively with industry, employers, providers and others may offer a re-invigorated approach to leveraging societal change rather than the top down (legislative) bottom up (grass roots action) approach which seems to be reflected in the weighting of recommendations.

Table 3: This table summaries all reports by the four key recommendation types. The frequency of representation of a type within each report is represented by “●”

Report Title	Systemic change through policy development, review and/or monitoring	Change informed by research and analysis	Targeted programs, services and information for women and girls and men and boys	Incentives and programs for employers, providers and others
Economic Security for Women Major Report: policy research report (2004)	●●●	●●●●	●●●●●●●●●●	●●●
Women, Superannuation and Saving Report (2005)	●●●●●	●	●	
Policy Directions: Lifelong Learning: work related education and training for women (2005)		●●	●●●●●●●●●●	●●
Helping People to Help Themselves: Project report: Education and Training – Indigenous (2005)	●●●●●●●●	●●●	●●●●●●●●	●
Submission to the Client Student Voice Action Group (2006)	●●●●	●●		
Talking about Work; why women work, what the key issues surrounding work are (2006)	●●●●●	●●	●●●●●●●	
Lifelong Learning: work related education and training meeting the needs of Australian women (2007)			●●●●●●	●
Priorities for Women: S4W Issues and Recommendations (2007)	●●●●●●●		●●●●	●●
Lifelong Learning and Work Related Education and Training for women returning to work and retraining (2007)			●●●●●●	
Submission to the Pension Review (2008)	●	●	●●●●●●	
Towards a Sustainable Economic Future: Women and vocational education and training (2007)	●●●●●●	●	●●●●●●●●	
Making it Work a study of education and training issues for women in micro and small business (2007)		●	●●●●●	
Women and Housing - A Discussion Paper (2008)	●●●●	●	●●●●	
CSW 52: Key Priorities Paper Including the outcomes of the S4W and O4W Roundtable (2008)	●●●●	●		
Out of School Hours Care – Submission S4W submission to the House of Representatives (2008)	●●●●●●●●●●●●	●●●		

Discussion

As already indicated it is not possible to attribute a direct link between actions of the organization or recommendations from reports and shifts in policy.

It is also not surprising that a large number of the recommendations fall in to the category of services and targeted programs for women as this reflects the 'grass roots' interests and activities of the majority of members who are interested in affecting more immediate change to provisions for women and girls.

An interesting case study here is the work of Women and Vocational Education (WAVE). WAVE, as a member of S4W, produced a substantive body of policy and research work over the period under examination. The works were rigorous and provided a comprehensive set of arguments for improving the gender equity provision in vocational education and training (VET). Many of the recommendations from this work were targeted at systemic policy change within the context of the VET sector however largely fell on deaf ears.

While an excellent model for uncovering critical issues such the training needs of remote Aboriginal women and for ensuring that the issue of gender equity in VET remained on the agenda it is fair to say that the previous Government had little or no interest in advancing gender equity in VET at this level. The previous Government's focus had moved to the needs of people with a disability and Aboriginal and Torres Strait Islanders in VET provision.

There seems to be no clear correlation between type of recommendation made and the impact on policy. It would seem logical that for lasting change to occur for women systemic change through policy development, review and/or monitoring would be the first principle informed by research and analysis which leads to better targeted programs, services and information for women and girls and men and boys and required and supported by incentives and programs for employers, providers and others.

In spite of considerable effort on behalf of S4W to have an impact on policy position through recommendations based upon research outcomes and policy analysis it is unclear how effective this strategy has been. Rather than a reflection on the quality of the work produced this is largely due to external, environmental factors such as:

- there being no clear pathway for recommendations to be adopted by Government
- the fact that recommendations did not accord with Government policy direction
- Government more interested in S4W outcomes of consultations – the notion of 'hearing the voice of Australian women'
- the Government perceives itself as 'policy expert' and interpreting raw data provided by Alliances.

Feedback from members, during the course of this project, suggests that the funding agency, Office for Women, was less interested in recommendations than in the outcomes of consultations – and supported and valued the latter as 'raw data' from which policy could be considered. The translation of data from consultative process was perceived to be the purview of the policy officers at OfW. At some stage a *Hot Issues* proforma was developed by OfW as a mechanism for

members of alliances to raise issues of importance.¹⁰

Under the Rudd Labor Government there has been a shift in many areas that have long been advocated by S4W. The impact of specific work by theme is looked at in more detail in Section 3.

Importantly, three of the major recommendations made by S4W¹¹ at the time of the 2007 election have been implemented by the new Government:

- The introduction of a system of universal paid maternity leave, paternity and parental leave
- Pay equity for women in all industries, and a system of wage determination that has the achievement of pay equity as a guiding principle
- A commitment by the Australian Government to the Optional Protocol to the Convention on the Elimination of Discrimination Against Women (CEDAW) so that individual women and groups of women have the ability to make a direct complaint to the CEDAW Committee.

It is perhaps worth revisiting this well crafted list of recommendations to identify priorities for future action (see Appendix 2).

¹⁰ S4W Hot Issues Pregnancy Discrimination 2008

¹¹ Priorities for Women: S4W Issues and Recommendations 2007 Part B pp 1/7 Election 2007 Priorities

Advocacy

S4W has undertaken or been involved in significant advocacy on issues affecting women's economic security including lobbying on specific issues and submissions to Government reviews. This work tends to be reactive and focused upon single issues with short timeframes.

Table 4: Advocacy

Year	Title	Positive Outcomes
2006	WorkChoices	Legislation dismantled by Rudd Government Replaced by Fair Work Act (2009)
2006	Pension Review	Pension System reform (2009)
2007	Out of School Hours Care submission	Establishment of Work and Family Office and new Ministry of Early Childhood and Childcare
2008	Hot Issue: Pregnancy Discrimination	Review of the Sex Discrimination Act

The positive outcomes for these activities are difficult to track directly as the views expressed by S4W can, and do, reflect views expressed by other groups and individuals. Also much of the work is 'behind the scenes work done in collaboration with other groups such as the significant push around WorkChoices in 2006 and 2007.

However it is fair to say that many of the concerns and issues championed by S4W have been reviewed and/or changed under the Rudd Government as discussed previously. These changes include the dismantling of WorkChoices, a review of the pension system, a review of the Sex Discrimination Act and renewed focus on pay equity including the introduction of equal remuneration in the Fair Work Act and the introduction of the Paid Parental Leave Scheme.

A positive outcome of this work takes the form of collaboration with other women's groups and agencies as with the OSHC submission and the submission to the pension review. A range of women's groups tend to work together on issues of common interest including the National Foundation of Australian Women (NFAW), WomenSpeak and other members of national alliances funded by the OfW.

Other Products

Over the period under review S4W have produced several significant products to support their goal of increased/lifelong economic security for women.

Table 5: Other Products

Year	Title	Positive Outcomes
2007	Women Understanding Money - Financial Literacy Fact Sheets	These products in them selves form positive outcomes for the organization and are the result of considerable underpinning work and effort with collaborators.
2008	Young Women Talk – DVD	

A major outcome for S4W was the production of the Women Understanding Money fact sheets and resources produced by the Financial Literacy Foundation in collaboration with the Office for Women and S4W. These resources offer advice on a range of topics that promote women's financial literacy and are available from the Financial Literacy Foundation.

On 1 July 2008, the functions of the Foundation were transferred to the Australian Securities and Investments Commission (ASIC). The resources are available at:

<http://www.understandingmoney.gov.au/content/consumer/women/>

In conjunction with the *Young Women Talk* research project S4W developed a DVD depicting 16 stories from young Aboriginal and Torres Strait Islander Women from across Australia. The aim of the DVD was to create awareness among decision makers of the life experiences of young Aboriginal and Torres Strait Islander women.

The outcomes of both these products, in particular the understanding money fact sheets, may be far reaching. The fact sheets are an end point of considerable effort by the organization over time on this critical issue. How the resources are used and promoted in particular settings is important. Access by community organisations that provide support to women and schools and other educational providers will be critical in maximizing the value of the resources.

SECTION 3: THEMATIC AREAS

This section reviews the 28 outcomes produced by S4W from 2004-2008 by the following themes:

- overarching policy position,
- international policy impacts,
- women and work,
- education and training,
- financial literacy,
- women and housing,
- young women, and
- social security.

There is a discussion of the Government's current position in these thematic areas and any shifts in relevant policy have been identified. It is still recommended that this work be used as the basis for consideration by members with expertise in these areas who would be well placed to comment on the detailed nuance of policy shifts that are outside the scope of this project.

Overarching Policy Position

Since its inception S4W has focused its work on improving women's lifelong economic security. This has been the central aim of the group.

Many of the project outcomes including consultations and collaborations have fed in to the groups overarching policy setting and focus for future work.

Table 6: Overarching Policy Documents

Year	Title	Positive Outcomes
2004	Economic Security for Women	- The current Government has moved considerably by targeting pay equity, work and family balance, Paid Parental Leave Scheme and dismantling WorkChoices - Also OfW has made economic independence and financial security one of three priority areas
2004	Life Long Economic Wellbeing for Women: Obstacles and Opportunities	
2004	Life Long Economic Wellbeing for Women: What Women Want Summary Paper	
2006	Key Issues for Australian Women: 1000+ women have their say	
2007	Priorities for Women – a summary of issues and S4W recommendations	

Perhaps the most significant positive outcome for S4W can be found in the fact that the Office for Women has set **women's economic independence and financial security** as one of the three priorities for Government in reaching gender equality. Under this priority the Government appears to be targeting pay equity, promoting the new Office for Work and Family and the review of the Equal Opportunity for Women in the Workplace Act and Agency. It provides links to the women understanding money fact sheets, offers an over view of a gender based analysis of superannuation and provides links about women and business to Ms Entrepreneur.

The OfW data on women's economic independence and financial security is presented under the following categories:

- women's labour force participation
- hours worked
- wage setting arrangements
- women and small business
- gender pay gap
- women's retirement
- women's superannuation saving.

All of the emphasis is on women who are already employed. The data capture, while vital, is predicated on women's employment (either part time or full time). Little attention has been paid to the financial security of women who do not work, are unemployed or who experience hidden unemployment nor is there a discussion of women who are working poor, single parents or on some form of carer payment or pension.

In pursuit of longitudinal indicators it would be useful to conduct an audit of women's financial status to benchmark against including:

- women unemployed, employed (employment type), hidden employment
- women in training and their employment status
- older women on pension (single or partnered) or self funded retirees.

Based on pre-existing data sets from ABS, NATSEM and/or other sources, some of which is highlighted in the recent paper by S4W on the impact of the recession on women, could be easily compiled into a short fact sheet and could provide a critical tool in lobbying successfully with the Government and drawing out trends over time.

This would be of particular benefit given the Government's current social inclusion agenda and concerns from feminists that it is an agenda predicated on masculinist models of community engagement and citizenship.

It should be noted that there is synergy between the interests of the S4W Data Working Group and the interest of Ministers for Women. The Data Working Group is pressing for national data to be disaggregated by gender. This went in to abeyance under the previous Government

At MINCO 2008 Ministers agreed that a working group will be established to develop a set of key national indicators on the status of women. This work will assist Governments to track and measure changes in the status of women over time and provide a basis for the evaluation of policy and program initiatives.¹²

¹² MINCO Communiqué 2008

International Policy Impacts

Australia sends delegations to international United Nations women's fora annually. There has been little movement in the approach taken over time. The Office for Women coordinates activity and women's alliances including S4W are involved to ensure that women's voices are included in the reporting process, and that women's economic security is promoted as a priority for Australian women internationally.

S4W has only recently produced any report/papers in this area however consultation with members identifies that S4W has always been involved in lobby Government to take stronger action internationally for many years.

Table 7: International Policy Documents

Year	Title	Positive Outcomes
2008	CSW 52 – Financing for gender equality and the empowerment of women	Australia becomes party to CEDAW Optional Protocol
2008	CSW 52: Key Priorities Paper including outcomes of S4W and O4W roundtable	Greater emphasis from Government on gender mainstreaming and gender analysis of mainstream policy impact

Presently, the Office for Women (OfW) continues to promote women's human rights in international fora and reports on Australia's progress towards gender equality in relation to international treaties and gender action plans (see below). The office has supported Indigenous women and women from the community sector to attend international fora as part of Australian delegations. They also use consultative processes with community and women's groups to ensure that delegations reflect broader community positions.

Importantly, in March 2009, Australia strengthened its commitment to addressing discrimination against women by becoming party to the CEDAW Optional Protocol. The Optional Protocol allows individuals to bring complaints to the CEDAW Committee when domestic avenues have been exhausted and allows the committee to investigate claims of serious violations of CEDAW in Australia.

This position was strongly advocated by national women's alliance members.

Australia's current position in relation to international gender and human rights obligations are as follows:

United Nations

- Australia is a signatory to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW); and
- Australia also participates in the Commission on the Status of Women (CSW) which is the UN's highest forum on women's issues. CSW meets annually to discuss critical and emerging issues of concern to women globally; and
- conducts periodical reviews of the Beijing Platform of Action.

Asia Pacific Economic Cooperation

- Australia is a member of the APEC Women Leaders' Network and
- the APEC Gender Focal Point Network

Commonwealth

- As a Commonwealth member country, Australia contributes to the Commonwealth Plan of Action for Gender Equality 2005-2015; and
- participates in the Women's Affairs Ministers' Meeting (WAMMs)

Gender mainstreaming is implemented internationally through the United Nations' governance processes. Member states may or may not implement similar approaches. S4W has been advocating a move to gender responsive budgeting in line with United Nations approaches. Australia's early adoption of a women's budget process fell away over the last decade under the previous Coalition Government.

The most recent Women's Budget Statements have seen a return to a more in-depth identification of issues that require attention while still promoting Government budgetary measures and programs that impact favourably on women.¹³

The current Government has identified the need to strengthen the provision of gender analysis, advice and mainstreaming across Government. The identified method for undertaking this project is for the Minister for the Status of Women to work with other Government Ministers to ensure that women's issues and gender equality are taken into consideration in policy and program development and implementation.¹⁴

The Office for Women (OfW) provides advice to Government agencies on the impact of Government policies and programs for Australian women and provides advice on the gender dimensions of policy submissions to Cabinet Ministers. The aim is to ensure gender equality is considered in the early stages of policy development. The Sex Discrimination Commissioner within the Australian Human Rights Commission and the Equal Opportunity for Women in the Workplace Agency also carry out gender analysis across a range of policy issues.¹⁵

S4W position as a funded women's alliance (assuming the continuation of funding in 2010) allows it to have, at least in theory, an impact on this process and is perhaps an approach that could be adopted in the future.

¹³ 2009-10 Women's Budget Statement Office for Women 2009 *Supporting Women in a Time of Economic Challenge*.

¹⁴ Office for Women Website accessed 14 November 2009 from www.fahcsia.gov.au/sa/women/pubs/general/womeninaustralia/2009/Pages/default.aspx

¹⁵ *ibid*

Women and Work

As at 30 March 2008, Australia's female population was 10,700,779, representing 50.3 per cent of the total population. Of these approximately half, just over 5 million Australian women, are in the labour force. This represents 57.8 per cent of all women aged 15 years and over and means that women comprise 45.3 per cent of Australia's total labour force. Of these employed women nearly 2.2 million work part-time, representing 44.5 per cent of all employed women and 71.9 per cent of the part-time workforce. Part-time work is the dominant form of employment for women in lower skilled occupations such as clerical, sales and service workers, although part-time work is also common among female Professionals.¹⁶

Women's entry in to the workforce has been the single greatest shift in the Australian labour market in the last 30 years. Women remain underemployed. They are more likely than men to have significant breaks in employment due to their caring roles in families. When they are out of the workforce they are less likely to access Government services which lead to an under-reporting of the true level of women's unemployment.¹⁷

Table 8: Women and Work Documents

Year	Title	Positive Outcomes
2008	Talking about Work	Dismantling of WorkChoices Introduction of Fair Work Act (2009) Paid Parental Leave Scheme
2008	Out of School Hour Care	Establishment of Office of Work and Family
2008	Pregnancy Discrimination	Review of the Sex Discrimination Act

Key areas of work being undertaken by the Government to improve the working lives of women are closing the gender pay gap and the implementation of a Paid Parental Leave scheme. The Government has also established a new Office of Work and Family, which will develop policies to ensure that the balance between work and family life is central to all policy decisions.

The Office of Work and Family (OWF), within the Department of the Prime Minister and Cabinet, will work with relevant departments to ensure Government policies 'support families to effectively balance their work and family responsibilities'. The OWF will support the Government's new directions for child care and early childhood education and the COAG early childhood agenda, including for Indigenous Australians and produce an annual State of the Family Report and is improving the process for consideration of family impacts in cabinet submissions.

The Government is clear that women's caring responsibilities are the single, biggest barrier to finding a job or extra working hours and is working to re-value the unpaid caring work predominantly done by women.

¹⁶ Office for Women website – Women's Labour Force Participation accessed on November 20 2009 from www.fahcsia.gov.au/sa/women/pubs/general/womeninaustralia/2009/Pages/default.aspx

¹⁷ Richardson, David *The Impact of the Recession on Women* August 2009

In addition the Government has created a new Ministry to encompass youth and early childhood. Kate Ellis MP has been appointed Minister for Early Childhood Education, Childcare and Youth and will continue as Minister for Sport. Prime Minister Kevin Rudd noted that 'Establishing a Ministry for Early Childhood Education and Childcare which reflects the importance the Australian Government places on these policy challenges.'

The Senate Standing Committee on Education, Employment and Workplace Relations is also investigating the provision of child care. S4W continues to advocate for improved pre-school and school age child care. The poorer financial outcomes for women who chose not return to work full time, or who choose lower paid jobs to ensure they can care for school age children, are significant and these women are often unable to make adequate provision for their retirement.¹⁸

In 2007, Ministers agreed that pay equity is a priority issue for women. A working group established by MINCO supported the actions arising from two pay equity roundtables hosted by the Australian Government. Information was provided to the House of Representatives Inquiry into pay equity and associated issues related to increasing female participation in the workforce.¹⁹

The Government's new industrial relations legislation Fair Work Act (2009) enshrines equal remuneration between women and men in Part 2-7 of the Act. This Part allows FWA to make orders to ensure that there will be equal remuneration for men and women workers for work of equal or comparable value.²⁰

The Government also announced, in the 2009-10 Budget, the introduction of a comprehensive Paid Parental Leave scheme for new parents of a child born or adopted on or after 1 January 2011. Consultations are occurring with state and territory Governments, key representative groups and peak bodies to finalise the details of the scheme.

The scheme will only apply to new parents of a child born or adopted on or after 1 January 2011. The Government is undertaking a consultation process with employer, employee and community groups to finalise the details of the Paid Parental Leave scheme.

The previous Government's Welfare to Work policy has been monitored by jurisdictions for its impact on women. While the Rudd Government made substantial changes to this policy in response to widespread concerns, Ministers will seek to ensure that Skills Australia, the COAG Productivity Agenda Working Group; and the Workplace Participation Taskforce announced by the Minister for Employment Participation, the Hon Brendan O'Connor MP; take account of issues about the impact of this policy on sole parent mothers.

The Office for Women's priority **improving women's economic independence and financial security** includes coverage of pay gender equity, balancing work and family responsibilities and the review of Equal Opportunity for Women in the Workplace Act (EOWWA) and Agency.

¹⁸ National Foundation of Australian Women website accessed on November 24, 2009 from <http://nfaw.org/child-care-and-ooshc/>

¹⁹ MINCO 2008 Annual communiqués from the meetings of the Commonwealth, State, Territory and New Zealand Ministers' Conference on the Status of Women

²⁰ Fair Work Act Australia (2009) Part 2-7

The Office for Women website looks at data on women's economic independence and financial security under the following categories:

- women's labour force participation
- hours worked
- wage setting arrangements
- women and small business
- gender pay gap
- women's retirement
- women's superannuation saving.

This data capture, while vital, is predicated on women's employment (either part time or full time). Little attention has been paid to the financial security of women who do not work, are unemployed or who experience hidden unemployment nor is there a discussion of women who are working poor, single parents or on some form of carer payment or pension.

In pursuit of longitudinal indicators it has become apparent that S4W would benefit from conducting an audit of women's financial status to benchmark against

- include women unemployed, employed (employment type), hidden employment
- women in training and their employment status
- older women on pension (single or partnered) or self funded retiree

Based on pre-existing data sets from ABS, NATSEM and/or other sources, some of which is highlighted in the recent paper by S4W on the impact of the recession on women, could be easily compiled into a short fact sheet and could provide a critical tool in lobbying successfully with the Government and drawing out trends over time.

This would be of particular benefit given the Government's current social inclusion agenda and concerns from feminists that it is an agenda predicated on gendered models of community engagement through work and citizenship.

The Commonwealth Government's Social Inclusion Agenda is driven by the goal of closing the gap which has widened in the last decade between those who benefit from being socially included and those who do not.²¹ A recent paper published by the Government notes that the concepts of social inclusion and social exclusion are closely related.²² People's experience of social exclusion can result from unemployment or underemployment: 'low incomes, poor housing, crime, poor health and disability and family breakdown. In combination, these problems can create cycles of poverty, spanning generations and geographical regions.'²³

The Government's Social Inclusion Agenda states that work, along with family and community, gives meaning to life. Workforce participation is a foundation of social inclusion.²⁴

²¹ Miles, R and Rickert, M Women and Vocational Education and Training: Strategies for Gender Inclusive VET Reform 2009

²² Haynes, A, Gray, M & Edwards B 2008

²³ Department of Employment, Education and Workplace Relations 2008a pp 1

²⁴ 24 Gillard, J & Wong, P 2007, p. 3.

How can those who are 'unsuccessful' in meeting the goals of this agenda and fail to gain employment and become socially 'included' be ensured equality of services?

Underpinning the Social Inclusion framework is a dominant, and often unquestioned, assumption that paid employment for all is the route to inclusion and therefore the solution to achieving greater equality.²⁵ Given women's more precarious lifetime engagement with paid work, it is critical that this relationship between paid employment and social inclusion be questioned and more holistically considered.

²⁵ Goodwin, S. Social Theory in Australia 2009

Education and Training

Since the mid 1970's Government and jurisdictions around Australia have developed and implemented a range of strategies and interventions to inject gender balance in to the vocational education and training system. Historically the domain of male dominated trade training, with a heavily male, blue collar worker image, VET has struggled over time to offer programs that appeal to women and, more importantly, enable them to gain sustainable employment outcomes commensurate with their skill and qualification.²⁶

In 2007, 794,200 women enrolled in vocational education and training (VET) courses, representing 47.7 per cent of all VET students. 136,850 of these women were enrolled in apprentices and traineeships, which represents 33.0 per cent of all apprentices and trainees in-training. Despite these encouraging figures, data just released highlight falling female enrolments in apprenticeship courses.

The link between higher levels of qualifications and labour force participation is clear and the VET sector can play a critical role in lifting women's labour force participation and thereby their life long economic security. COAG has emphasized the importance of increased qualification levels for young Australians under its *Earn or Learn program* to ensure that young Australians are able to meet their full potential as productive citizens.

Women remain underemployed in spite of considerable investment by governments, and providers to educate and train women. Women's entry in to the workforce has been the single greatest shift in the Australian labour market in the last 30 years, however women continue to be in traditionally female occupational areas and are over represented in part time employment. They are more likely than men to have significant breaks in employment due to their caring roles in families. When they are out of the workforce they are less likely to access Government services which lead to an under-reporting of the true level of women's unemployment.²⁷

Women have always been identified as one of the equity target groups for VET under the auspices of national policy frameworks including Shaping Our Future. The current VET national policy for women, *Women: Shaping our future* is due to expire in 2010. S4W and WAVE are working to secure a commitment to a new strategic framework with a clear set of priorities and targets for women in VET. This framework needs to be set in the context of key initiatives of the COAG Reforms and the Education Revolution.

Given the clear link between education and training and employment and long term financial security there has been considerable activity by members of S4W in the area of vocational education and training. Over the five year period under examination a total of ten projects or reports were produced to add to the body of knowledge in this area.

Three of the reports were overarching women in VET policy documents; one was a submission to the Commonwealth consultative process established to direct VET policy the Client Student Voice

²⁶ Miles, R and Rickert, M *Women and Vocational Education and Training Strategies for Gender Inclusive VET Reform for WAVE 2009* pp 7

²⁷ Richardson, David (2009) Exits and Entrances: the impact of the recession on women (Draft in Confidence) The Australian Institute

Action Group (CSVAG) and five were projects targeting specific areas of concern for women in VET:

- indigenous women
- young women and girls
- women in poverty
- women returning to work and retraining
- women in small and micro business.

Table 9: Women and Vocational Education and Training Documents

Year	Title	Positive Outcomes
2005	Policy Directions: Lifelong Learning – work related education and training for women	In spite of considerable effort in the area there has been little shift in policy and programs outcomes that will lead to improved equality for women in VET. Current COAG reforms and the development of new advisory mechanisms for equity in VET offer and opportunity for renewed advocacy in this area. Outcomes have contributed significantly to the body of knowledge about women and girls in VET.
2005	Helping People Help Themselves	
2005	Getting Real: Young Women and Girls, Working Futures, VET and VET in Schools	
2006	The Way Forward: The Importance of VET to Australian Women in Poverty	
2006	Submission to the Client Student Voice Action Group	
2007	Lifelong Learning: work related education and training meeting the needs of Australian women	
2007	Lifelong Learning and Work Related Education and Training for women returning to work and retraining	
2007	Towards a Sustainable Economic Future: Women and Vocational Education and Training	
2007	Making it Work – a study of education and training issues for women in micro and small business	
2008	Shaping the Next Decade – Education and Training Issues for Women and Girls	

There has been a shift over time away from a very strong national position on women in VET, including a national women’s framework and committee focusing on women and VET in the 1980’s and 1990’s, to the diluted gender-neutral approach seen today with women as one of many ‘voices’ or equity groups requiring attention.

In the 2000’s the focus for equity effort in VET moved to provision for people with a disability and Aboriginal and Torres Strait Islanders. The Australian National Training Authority (ANTA) developed two national frameworks or ‘blueprints’: *Bridging Pathways* and *Partners in a Learning Culture*. *Women: shaping our future* was relegated to a policy paper without reporting requirements and seen more as an ‘enabling strategy’ within the overall VET policy framework.

It is S4W contention that current advisory mechanisms, the National VET Equity Advisory Council (NVEAC), requires gender/women’s expertise and that the policy document *Women: Shaping our future*, which is due to expire in 2010, must be extended, re-developed or replaced by a new framework.

The new National VET Equity Advisory Council met for the first time in August 2009. The Council draws members from a wide range of equity groups, including people with a disability, Indigenous Australians, refugees, homeless youth, and people from a non-English speaking background as well as practitioners whose role is to work in the education and training sector with disadvantaged learners.

The main task is to develop an Equity Blueprint which will go to Ministers in July or November 2010. The Equity Blueprint will be focusing on barriers for all learners rather than specific issue groups however the Council would not be disregarding groupings (women has been one of the groupings in the past) It is noted in the NVEAC that 'the Australian Government's social inclusion agenda will support and underpin this work'.

Given the clear link between education and training and future employment and economic security attention to women's access to, participation in and outcomes from VET continues to be a significant issue.

Financial Literacy

From its inception S4W targeted women's financial literacy as an issue requiring attention to improve the economic wellbeing of Australian women. It has had considerable success in this area of work.

Table 10: Financial Literacy

Year	Title	Positive Outcomes
2005	Women, Superannuation and Saving Report	Focus on economic independence and financial security by the OfW and also the production of the Women understanding money suite of resources and fact sheets
2007	Women Understanding Money Fact Sheets	

In the 2004 report *Economic Security for Women* the following strategies were identified:

- Develop financial education programs for girls and young women encouraging an awareness of the need for lifelong financial independence, and for establishing savings and superannuation planning.
- Ensure quality financial information, education and advice is made available to women in all age groups and in all locations in innovative ways that respond to the diversity of background and need among Australian women. Such programs should encourage women to take control of their financial lives, to establish as secure a financial future as possible, and to engage in long-term strategies to maximize savings and superannuation.

Superannuation was targeted as an issue in early 2004 and S4W organised a series of activities and consultations to determine what the issues were and how they might be tackled including:

- a Superannuation Roundtable in Melbourne in May 2004
- a series of fora in QLD, VIC, SA to establish primary issues for women, including their understanding and management of superannuation
- contributed to the development of questions for the ASFA survey of superannuation funds that was reported in Ross Clare's paper "Why can't a woman be more like a man – Gender differences in retirement savings" (S4W questions attached as Appendix C)
- presented a paper at the ASFA conference in Adelaide in November 2004.

S4W considered the next step in this investigative process was to conduct a national survey to seek the views and experiences of Australian women in relation to their knowledge, understanding and management of their own superannuation.

The report which followed *Women, Superannuation and Saving* compiled the results of a survey of 684 women. The survey findings indicated 'a serious lack of awareness and understanding about superannuation among those who responded and a feeling of it being outside their control'²⁸.

²⁸ Women, Superannuation and Savings S4W Survey Findings and Summary 2005 pp 10

The production of *Women understanding money* fact sheets which are available on the Financial Literacy Foundation website and linked to the Office for Women website are a significant outcome of this work. Special attention is still required to be paid to indigenous women's needs in this area. Areas of disadvantage like limited life assurance cover need to be addressed.

Women and Housing

Housing was identified as a priority for S4W for 2008, recognising the centrality of appropriate housing in promoting lifelong economic wellbeing for Australian women.²⁹

In 2008 S4W produced a summary paper on Women and Housing. The paper pulled together a briefing paper and discussion paper prepared by Dr Selina Tually of Australian Housing and Urban Research Institute (AHURI). Dr Tually's work drew on the results of the report *Too Big to Ignore: Future Issues for Australian Women's Housing 2006–2025* commissioned by the Women's Housing Caucus.

Table 11: Women and Housing

Year	Title	Positive Outcomes
2008	Women and Housing Briefing Paper	The reports can be found as links on the NFAW website and are also available through the OfW website.
2008	Women and Housing Discussion Paper	
2008	Women and Housing Summary Paper	

S4W undertook this work to provide a baseline document for women to use that pulled together existing research and findings on the specific housing needs of women. It asked the initial question of why it is important to talk about women and housing. The final summary paper makes a range of recommendations including the development of a national action plan for women and housing.

The Government's main focus for housing is:

- expanding social housing
- supporting ways to make housing more affordable including incentives for home ownership
- reducing homelessness
- the link between domestic violence and homelessness for women victims and their children.

Over the course of 2009, both the Australian and state/territory Governments have commenced the roll out of a number of key measures earmarked in the White Paper *The Road Home*. Specialist Homelessness Services are now funded through the National Affordable Housing Agreement (NAHA) while new initiatives to address homelessness are funded via the Homelessness National Partnership (Homelessness NP).³⁰

The Government's Nation Building for Recovery plan includes an investment of \$6.4 billion to build 20,000 new social housing units and repair around 45,000 units of social housing. The Government has provided \$200 million this financial year for repairs and maintenance and \$60 million for new construction. This links in to the Government's economic recovery package as a mechanism for job creation.³¹

²⁹ Women and Housing Summary Paper S4W 2008 pp 4

³⁰ Homelessness Australia website accessed 20 November 2009 from <http://www.homelessnessaustralia.org.au/site/Green%20Paper.php>

³¹ Australian Government's Mid Term Progress Report June 2009 pp 23

The Government also introduced and extended the First Home Owners' Boost to support first home buyers entering the housing market and delivered a \$1.2 billion plan to halve the rate of homelessness by 2020 and provide accommodation for all rough sleepers who seek it.³²

The National Action Plan to Reduce Violence against Women (2009) makes explicit the link between domestic violence and homelessness where women are forced to leave home due to violence. The Government's \$8.5 billion investment in social housing, discussed above, is targeted in the Plan to provide women with improved housing options including exit points from crisis support services. Safe at Home programs have also been funded to assist women to stay safely in their homes through joint action from police, health and community services.³³

The Plan also addresses the need to provide support for Aboriginal women who experience domestic violence. Overcrowding in remote Aboriginal and Torres Strait Islander communities is identified as 'contributes to high rates of domestic and family violence'³⁴. The Australian Government is investing \$5.5 billion to reduce overcrowding, homelessness and housing shortages in remote communities as part of its commitment to close the gap between Indigenous and non Indigenous Australians.

³² *ibid* pp 23

³³ *The National Action Plan to Reduce Violence Against Women* Australian Government 2009 pp 9

³⁴ *ibid* pp 6

Young Women

Part of a broader project on young women undertaken by S4W the report and DVD focuses on issues for young women concerning their education, working life, views of women's issues, women's organisations, and their visions and hopes for future change in Australia.³⁵

The projects were designed to provide opportunities for young women aged 18-29 years to share their personal stories of learning and working and their vision for women in Australia. The DVD targets the stories of young Aboriginal and Torres Strait Islander women and aims to create greater awareness among Australian Government decision makers of the life experiences of this group of young Australian women.

Table 12: Young Women

Year	Title	Positive Outcomes
2008	Young Women Talk report	Giving young women a voice in the outcomes of the organization seen as vital to its capacity building
2008	Young Women Talk DVD	

The young women talk project is the only S4W project, apart from the VET research projects (2005-2007), that targeted the needs and issues of a discreet group of women. Giving voice to the opinions of young women is significant for S4W.

The DVD project, in particular, was important because for the following reasons;

- focus on young women and aboriginal and Torres Strait islander women who didn't get an opportunity to share their experiences and hopes often
- the first time S4W used video/filming to capture women's stories
- one of the only projects to simply capture women's stories as they wanted to tell them rather than as part of a research and policy project; and
- was truly national with women from all states and territories, remote, rural, regional and urban.³⁶

The DVD was distributed to regional and remote schools and careers teachers when released.

It could be linked to future work given the Government's focus on developing a National Strategy for Young Australians. On 22 October 2009, the Prime Minister launched the National Conversation to consult with young people and the broader community on the development of the Australian Government's National Strategy for Young Australians.³⁷

³⁵ *Young Women Talk Security for Women 2008* pp 4

³⁶ Update on outcomes for this project was provided in email by Alex Haynes, previous coordinator S4W, 3 December 2009.

³⁷ accessed from Australian Government website on December 1 2009
<http://www.youth.gov.au/ayfi/pages/NationalConversation.htm>

Social Security

S4W contributed to the review of the Australian pension system undertaken last year by the Government. This is an area of significance to Australian women and their economic security as in June 2007 around 58 per cent of all income support recipients were women, with 2,694,200 receiving a payment compared to 1,906,900 men.³⁸

Table 13: Social Security

Year	Title	Positive Outcomes
2008	Submission to the Pension Review	Reform of the Pension System (2009)

Based on the outcomes of this review the Government has changed the pension system. These changes, known as the Secure and Sustainable Pension Reform, became effective from 20 September 2009.

The changes cover people receiving the Age Pension, Disability Support Pension, Wife Pension, Widow B Pension, Carer Payment, Service Pension or Income Support Supplement.

Some of the main changes include:

- an increase in the maximum pension rate of \$65.00 a fortnight for singles and \$20.30 per fortnight combined for couples, on top of indexation
- the introduction of the Pension Supplement which combines the GST Supplement, Pharmaceutical Allowance, Utilities Allowance and internet rate of Telephone Allowance into the new Pension Supplement and an additional increase, which will be paid fortnightly
- new indexation arrangements for the base pension to better reflect changes in pensioners' living costs
- the introduction of the Seniors Supplement which combines the Seniors Concession Allowance and Telephone Allowance for Commonwealth Seniors Health Card holders and the Department of Veterans' Affairs Gold Card holders who are age pension age and are not eligible for the Pension Supplement, and increasing the payment for single cardholders
- the introduction of the Work Bonus for pensioners who are age pension age and have employment income.

The background paper to the Government's review of the pension system clearly highlighted the significance of reform in this area to women. Women form a higher proportion of recipients of the Age Pension, the Carer payment and the Parenting Payment (single). It notes, importantly, that women are more likely than men to receive income support as a single person due to their longer life expectancy and that women are more likely to be single parents.

The paper states that 'In June 2007 around 58 per cent of all income support recipients were women, with 2,694,200 receiving a payment compared to 1,906,900 men....gender balance varies between payments with women constituting 58.3 per cent of all Age Pensioners, 42.1 per cent of Disability Support Pensioners and 67.3 per cent of Carer Payment recipients. Of the major payments, Newstart Allowance had the highest proportion of male recipients at 62.9 per cent'.³⁹

³⁸ *Pension Review Background Paper* Section 3.3.1 Gender Department of Families, Housing, Community Services and Indigenous Affairs January 2009

³⁹ *ibid*

Table 14: Collation of Major Work completed by Security for Women – 2004 – 2008/09

Appendix 1

Year	Title	Author	Type of Outcome	Theme
2004	Economic Security for Women	Paper prepared by the Security 4 Women (S4W) consortium in association with Kay Boulden.	Major Report: policy research report	Overarching
2004	Lifelong Economic Wellbeing for Women: Obstacles and Opportunities	Work and Economic Policy Research Unit, Victoria University	Report: based on outcomes of What Women Want survey	Overarching
2004	Lifelong Economic Wellbeing for Women: Summary paper What Women Want	S4W, Mikele Barrett Woodbridge and Alex Haynes	Summary Report: this was simply a 9 page summary of the 118 pages listed above	Overarching
2005	Women, Superannuation and Saving	S4W Alex Haynes	Report: Women and superannuation – based on survey results	Superannuation
2005	Policy Directions: Lifelong Learning: work related education and training for women	Prepared by Joy Taylor in association with Elaine Butler and Robyn Woolley WAVE	Policy Paper: research Policy paper prepared for the Australian Government Office for Women	Vocational Education and Training
2005	Helping People To Help Themselves: a study of training issues for Aboriginal women and their remote communities in Central Australia	Kate Lawrence, Training Support Worker Waltja Tjutangku Palyapayi Aboriginal Corporation (Waltja) with WAVE	Project report: training issues for Aboriginal women and their remote communities	Indigenous Vocational Education and Training
2005	Getting Real Young Women and Girls, Working Futures, VET and VET in Schools	WAVE – various	Research report: young women and girls and VET options	Vocational Education and Training

2006	Client Student Voice Action Group – submission	S4W – Alex Haynes	Submission: to the CSVAG on issues for women and VET as part of the process to develop new national arrangements for VET under the Coalition Government	Vocational Education and Training
2006	Key issues for Australian women: 1000+ women have their say	S4W – Alex Haynes	Survey results: some comparison to What Women Want survey 2003	Overarching
2006	The Way Forward: The Importance of VET to Australian Women in Poverty	Report prepared by Kimberley Zeller Turner, WAVE.	Report: VET and poverty	VET and Poverty
2006	Talking about Work; Why women work, what the key issues surrounding work are and what would help?		Summary report: summary of focus group outcomes and recommendations	Women and Work
2007	Lifelong Learning: work related education and training meeting the needs of Australian women	Kimberley Turner-Zeller with Elaine Butler	Report: policy background paper	Vocational Education and Training
2007	Lifelong Learning and Work Related Education and Training for women returning to work and retraining.	Research conducted and draft report prepared by Lynn Deering, Roslind Wych and Jackie Ho from JobTactics. Report finalised and edited by Kimberley Turner- Zeller, with Elaine Butler for WAVE.	Report: education and training needs of women returning to work	Vocational Education and Training
2007	Towards a Sustainable Economic Future: Women and vocational education and	S4W, Elaine Butler	Short Report: summary of research findings and recommendations	Vocational Education and Training

	training			
2007	Making it Work a study of education and training issues for women in micro and small business	Research conducted and draft report prepared by Lynn Deering, Roslind Wych and Jackie Ho from JobTactics. Report finalised and edited by Kimberley Turner- Zeller, with Elaine Butler for WAVE.	Report: findings and summary	Vocational Education and Training
2007	Talking about Work; Why women work, what the key issues surrounding work are and what would help?		Summary report: summary of focus group outcomes and recommendations	Women and Work
2007	Young Women Talk	DVD – 16 stories of aboriginal and Torres Strait Islander young women 18-25	DVD: listening to young women (ATSI) DVD was resource that was sent to schools, trainers and range of others	Young ATSI Women
2007	Priorities for Women – A summary of issues and S4W recommendations	Alex Haynes	Summary report: summary of the work to this date which includes all the major S4W recommendations made. in preparation for the election campaign including a National press Club lunch in Canberra	Overarching
2007/ 2008	Financial literacy joint project	Joint project with Financial literacy Foundation, OFW and S4W/WIRE	Fact sheets http://www.understandingmoney.gov.au/content/consumer/women/	Financial Literacy
2008	Young Women Talk	Not available	Draft report: listening to young women based on Interviews with 25 young women aged from 18-25	Young Women
2008	Hot issues: Pregnancy Discrimination	Not available		Women and Work
2008	Women and Housing	Alex Haynes, with two discussion papers prepared by Selina Tually	Report of research: including discussion papers	Housing

		AHURI (Flinders University)		
2008	Why Women and Housing?	Dr Selina Tually	Briefing Paper	Housing
2008	Key Issues for Australian Women's Housing	Dr Selina Tually	Discussion Paper	Housing
2008	Shaping the Next Decade: Education and Training Issues for Women and Girls	S4W Education and Training Working Group	Future directions in education and training	Education and Training
2008	Out of School Hours Care – Submission	Marie Coleman and Samiro Douglas	S4W submission to the House of Representatives Employment Committee into the causes of any potential disadvantages in relation to women's participation in the workforce.	Women and Work - OSHC
2008	Commission for the Status of Women CSW 52 Financing for gender equality and the empowerment of women NGO delegate report	Alex Haynes NGO delegate	Financing for gender equality and the empowerment of women Has recommendations Gender Responsive Budgeting (Gender Pay Gap) captured here	Policy Implementation – International Gender Responsive Budgeting
2008	CSW 52: Key Priorities Paper Including the outcomes of the Security4Women and Australian Government Office for Women Post-CSW Roundtable	Alex Haynes	Has recommendations	Policy Implementation – International CSW Priorities

The key recommendations from S4W in the lead up to the 2007 election were included in the *Priorities for Women* paper based on S4W meeting in June of that year and included:

1. The introduction of a system of universal paid maternity leave, paternity and parental leave
2. Pay equity for women in all industries, and a system of wage determination that has the achievement of pay equity as a guiding principle
3. The introduction of a 'right to request' part time work for women and parents returning from maternity or parental leave (with a 'reasonable grounds' test for refusal by the employer)
4. Support for the establishment of child care centres and programs within areas of financial disadvantage, to ensure that working women in these areas have improved access to child care services
5. Support for business owners (particularly small business) to develop appropriate family friendly policies and conditions
6. Provision of negotiating skills workshops in the workplace, for all interested workers (and potential workers)
7. A commitment to refunding and/or re-establishing Working Women's Centres in every State and Territory as a key resource for women engaged in or about to enter paid employment
8. Financial literacy initiatives and education that recognise the gendered impacts of women's financial situation and the barriers women face in developing financial literacy skills, aimed at women of all ages
9. Addressing inequities faced by women in the accumulation of lifetime superannuation savings (due to various factors including extended periods out of the paid workforce to undertake unpaid caring responsibilities)
10. Establishment of an Australian Council for Women to advise Government on issues impacting women across all portfolio areas
11. A commitment to ongoing funding and support for the four Women's Secretariats and greater recognition for their role as conduits for the voices of women
12. Urgent action to permanently fill the position of Sex Discrimination Commissioner within the Human Rights and Equal Opportunity Commission
13. A commitment by the Australian Government to the Optional Protocol to the Convention on the Elimination of Discrimination Against Women (CEDAW) so that individual women and groups of women have the ability to make a direct complaint to the CEDAW Committee.

Strengths

- voices of over 100,000 women in member organisations
- clear single vision for women economic security
- collaborative and consultative approach
- capacity building
- substantial body of research and project work on key themes
- already existing relationship with OfW

Weakness

- scattergun approach - too many disparate activities with too many recommendations
- dilution of main purpose by throwing energy at many targets at once
- process to impact on policy unclear or unavailable through funding arrangements
- policy work not perceived by Government as strength

Opportunity

- Government more positively predisposed toward gender based analysis and programs that positively promote the needs of women
- strong feminist Minister
- Office for Women aligned priority with S4W central goal - women's economic independence and financial security
- Government progressing significant social reforms in a number of related areas including indigenous Australians, child care, work and family, social inclusion, youth and domestic violence

Threat

- Government may look for 'new voices' new approach
- OfW agenda around economic independence could stymie flexibility of work of S4W
- social inclusion agenda obscures disadvantage of specific groups including women
- social inclusion promotes a masculinist model of social engagement through paid work

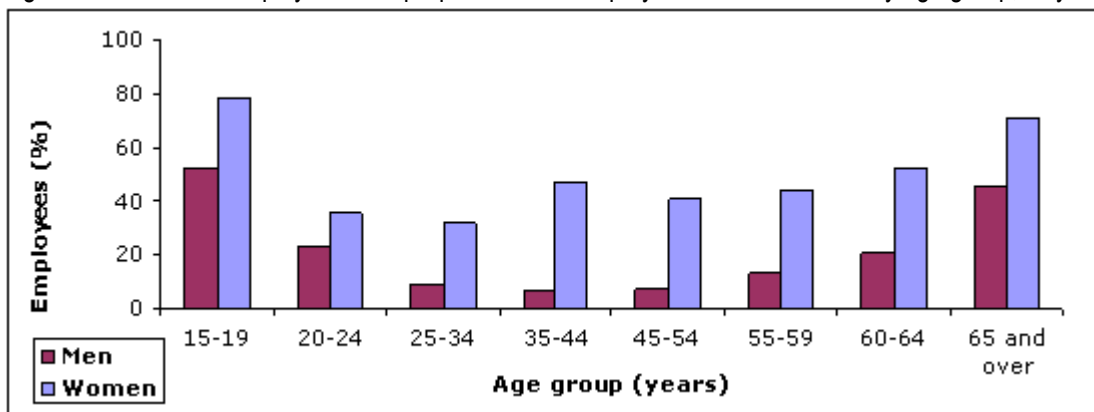
- Al Zahra Muslim Women's Association (AZMWA)
- Association of Professional Engineers, Scientists and Managers Australia (APESMA)
- Association of Women Educators (AWE)
- Australian Federation of University Women (AFUW)
- Business and Professional Women Australia
- Council of Small Business Australia (COSBOA)
- International Women's Federation of Commerce and Industry (IWFCI)
- National Association of Women in Construction (NAWIC)
- National Foundation of Australian Women (NFAW)
- Northern Territory Working Women's Centre
- Queensland Working Women's Service
- South Australia Working Women's Centre
- VIEW Clubs of Australia (Voice, Interests and Education of Women)
- Waltja Tjutangku Palyapayi Aboriginal Corporation (WALTJA)
- Women in Adult and Vocational Education Inc. (WAVE)
- Women with Disabilities Australia (WWDA)
- Women in Mortgage Broking Network (WIMBN)
- Women's Information and Referral Exchange (WIRE)

Labour force participation rate

As at August 2008, just over five million Australian women were in the labour force, representing 57.8 per cent of all women aged 15 years and over and 45.3 per cent of Australia's total labour force.

As at August 2008, nearly 2.2 million of these women worked part-time, representing 44.5 per cent of all employed women. Women comprise 71.9 per cent of the part-time workforce. Part-time work is based on hours worked: defined as those who usually worked less than 35 hours a week (in all jobs). It is not based on the type of work they are doing, e.g. there are "casuals" who are employed full-time. Figure 3.8 shows that the proportion of women employed part-time work is higher than the proportion of men employed part-time among all age groups, especially between the ages of 35 and 54 years

Figure 3.8: Part-time employees as a proportion of all employed men and women by age group, July 2008



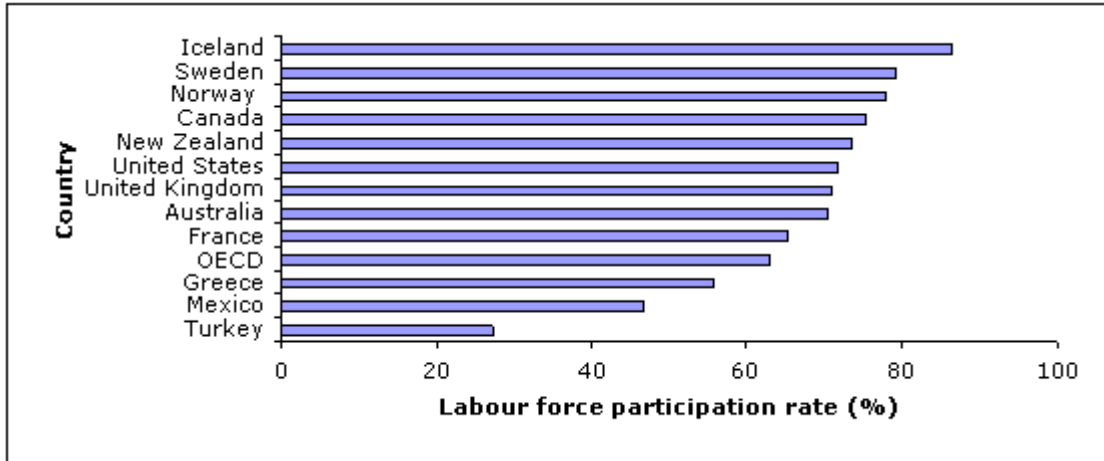
Source: Australian Bureau of Statistics 2008, Labour Force Australia Detailed – Electronic Delivery, July 2008, Catalogue No. 6291.0.55.001, ABS, Canberra, Table 01.

International comparison

The data in Figure 3.1 indicate large cross-national differences in the involvement of women in paid work in 2007. Female labour force participation rates were as high as 86.4 per cent in Iceland and fell to 27.2 per cent in Turkey. Australia's female labour force participation rate was ranked 13th out of 30 OECD countries. The labour force participation of women in Australia was higher than the OECD average, and was comparable to the United Kingdom and the United States.

Figure 3.1: Labour force participation rate for women, selected OECD countries, 2007

⁴⁰ All data and analysis is reproduced from the Office for Women website accessed 28 November 2009 from <http://www.fahcsia.gov.au/sa/women/overview/ofw/Pages/default.aspx> except the Pension Review data Chart 19 Section 3.3.1 of the Background Paper to the Pension Review which was accessed 28 November from http://www.fahcsia.gov.au/sa/seniors/progserv/PensionReview/Documents/pension_review/sec3.htm



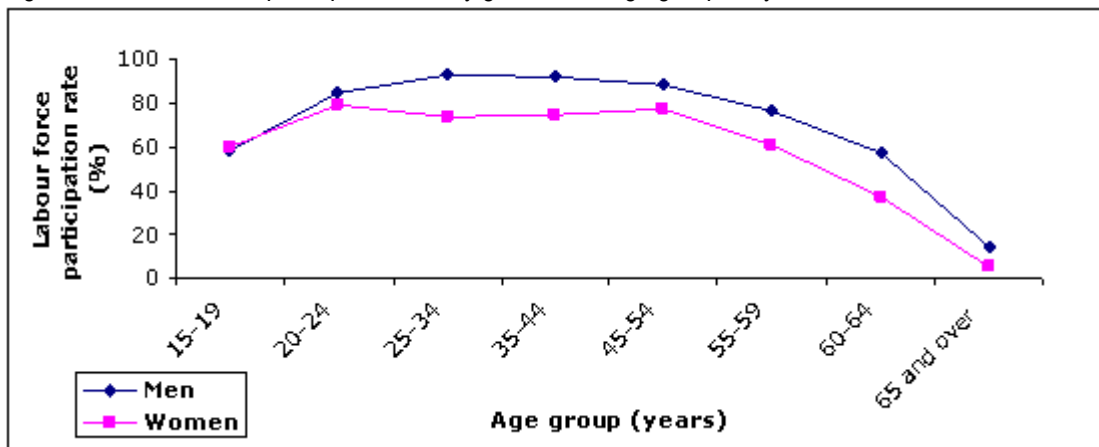
Source: [Organisation for Economic Co-operation and Development](http://stats.oecd.org/wbos/default.aspx) 2007, OECD.StatExtracts, Labour Force Statistics by sex and age – indicators, viewed 12 December 2008 (<http://stats.oecd.org/wbos/default.aspx>).

Women’s labour force participation by age

Women have a different pattern of labour force participation by age from men (Figure 3.2). Participation rates for women are lower than those for men at all ages except in the 15-19 years of age group. Participation rates for women by age exhibit a dip between the ages of 25 and 44 years, which is not evident for men. However, participation profiles for men and women are similar in some ways. Both show relatively low participation rates among younger people and declining participation among older age groups.

For both men and women, the relatively low participation rates for people aged 15-19 years is largely explained by the high proportion of students in this age group. Declining participation in older age groups may be related to several factors, including retirement, poor health and/or disability.

Figure 3.2: Labour force participation rate by gender and age group, July 2008



Source: Australian Bureau of Statistics 2008, Labour Force Australia Detailed – Electronic Delivery, July 2008, Catalogue No. 6291.0.55.001, ABS, Canberra, Table 01.

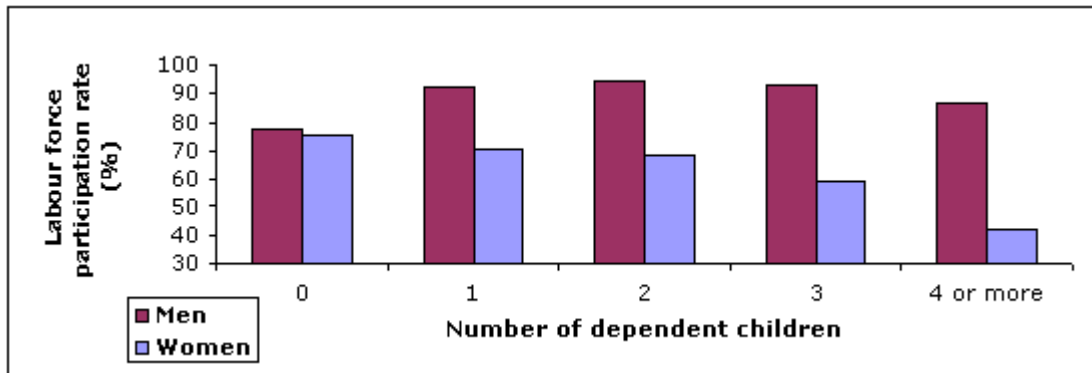
The main drivers of the dip in labour force participation of women aged between 25 and 44 years are caring for children and other caring and household responsibilities. Australia has one of the lowest labour force participation rates for women in these age ranges compared with other OECD countries. Across 30 OECD countries in 2007, Australia’s labour force participation rate was ranked 22nd for women aged 25 to 34

years and 21st for women aged 35 to 44 years. For these age ranges, the labour force participation rate for women is comparable to countries such as the United States, New Zealand and Greece.

Labour force participation of mothers

Figure 3.3 shows that the presence of and the number of dependent children aged 0 to 17 years lower the labour force participation rate of women, but increase it for men. Among women with no dependent children, the labour force participation rate is fairly equal to the labour force participation rate of men.

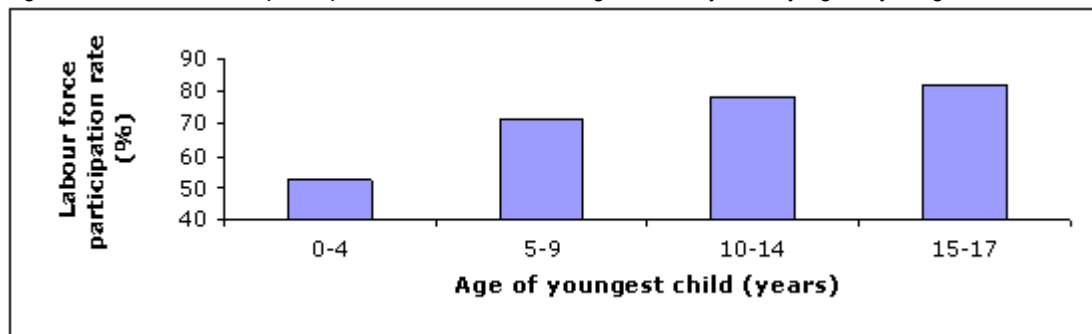
Figure 3.3: Labour force participation rate for men and women aged 20-54 years by number of dependent children, 2006



Source: Australian Bureau of Statistics, 2006 Census of Population and Housing, (data available upon request).

The age of the youngest child also affects the labour force participation of mothers. As shown by Figure 3.4, in 2006, the labour force participation rate for mothers of infants aged 0-4 years was 52.2 per cent and this increased to 71.5 per cent for mothers of children who had reached school age. The labour force participation rate of mothers steadily climbed to 82 per cent for mothers with a youngest child in the mid-teenage years.

Figure 3.4: Labour force participation rate for mothers aged 20-54 years by age of youngest child, 2006



Source: Australian Bureau of Statistics 2006, Census of Population and Housing, (data available upon request).

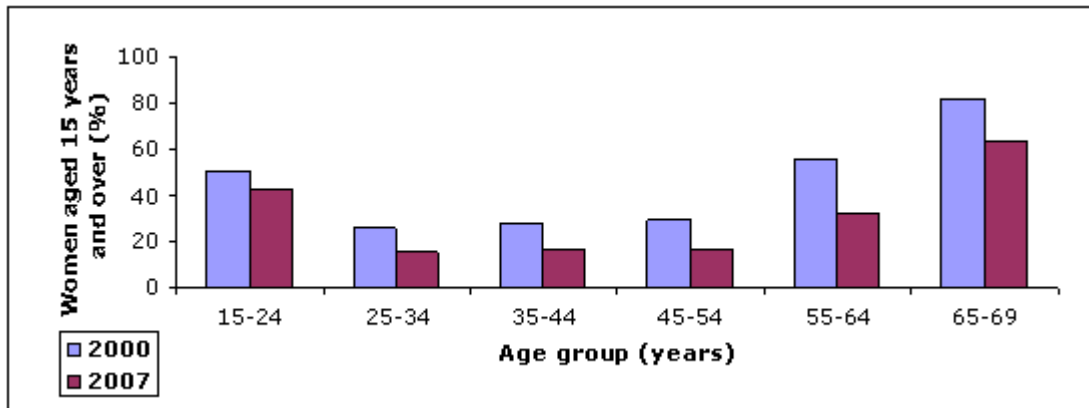
Women's superannuation savings

Superannuation coverage

In 2007, 75.7 per cent of all men aged 15 years and over in Australia had superannuation coverage, compared to 66.3 per cent of women aged 15 years and over. Superannuation coverage for men and women according to age is shown in Figure 3.16. Higher proportions of women and men aged 25 to 54 years had superannuation coverage than people aged 55 years and over. Across all age groups, a higher proportion of men than women were covered by superannuation.

In 2007, 2.8 million women and 1.6 million men aged 15 years and over reported not being covered by superannuation. However, as shown by Figure 3.17, since 2000, the proportion of women with no superannuation coverage has decreased across all age groups.

Figure 3.17: Women aged 15 years and over with no superannuation coverage by age group, 2007



Source: Australian Bureau of Statistics 2008, Employment Arrangements, Retirement and Superannuation, Australia, April to July 2007, Catalogue No. 6361.0, ABS, Canberra, Table 19.

Note: Ages 70 and over not shown as 2000 data only collected on persons aged 15-69.

Superannuation balances

In 2007, the average superannuation balances for Australians aged 15 years and over with superannuation coverage were \$87,589 for men and \$52,272 for women.

Other information on women's average superannuation balances has been provided from an analysis of the Australian Bureau of Statistics Surveys of Income and Housing conducted by the Association of Superannuation Funds of Australia. Those data have been reproduced in Table 3.10.

Average superannuation balances achieved by 2006 for Australians aged 25 to 64 years were \$69,050 for men and \$35,520 for women. Between 2004 and 2006, average superannuation balances increased by 48.7 per cent, from \$23,900, for women and by 30.3 per cent, from \$56,400, for men.

Table 3.10: Average superannuation balance for men and women aged 25-64 years by age, 2006

	Women	Men
Age group		
25-34	\$14,060	\$19,780
35-44	\$25,580	\$46,890
45-54	\$48,250	\$93,920
55-59	\$58,760	\$126,090
60-64	\$62,600	\$135,810
Total	\$35,520	\$69,050

Source: Clare, R. 2008, Retirement savings update, ASFA Research & Resource Centre, The Association of Superannuation Funds of Australia, Sydney, Table 1.

Self employed women and superannuation

Women who are self employed have superannuation balances that are substantially lower than the average balances of female wage and salary earners and self employed men (See Table 3.11).

Table 3.11: Average superannuation balances among wage and salary earners and self employed aged 25-64 years by gender, 2006

	Women	Men
Wage and salary earners	\$42,960	\$77,100
Self employed	\$33,340	\$49,130

Source: Clare, R. 2008, The self employed and saving for retirement, ASFA Research & Resource Centre, The Association of Superannuation Funds of Australia, Sydney.

Pension Reform – Background Paper FCSHIA

Chart 19: Main income support payments by gender, June 2007

