

economic

S4W

Lifelong
Economic
Wellbeing
for Women

**economic Security 4 Women (eS4W)
Lifelong Economic Wellbeing for Women in Australia**

**Outcomes and Actions Moving Forward for
eS4W Future Work Plan activities**



**Prepared by
JERA International
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This document reflects views and perceptions of the participants in this study. To clarify points and issues, an advisory group was in place to review the data at various stages of the study. This report is the final report resulting from the study and contains outcomes and recommendations from the 2016 study to be included in eS4W future work.

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Executive Summary

Within the current landscape for women's economic empowerment, it is globally recognised that there are seven primary drivers and four areas of work identified for action to achieve advancement in women's economic empowerment. The seven primary drivers are:

1. Recognising, reducing and redistributing unpaid work and care;
2. Ensuring legal protection and reforming discriminatory laws and regulations;
3. Building assets – digital, financial and property;
4. Changing business culture and practice;
5. Improving public sector practices in employment and procurement;
6. Strengthening visibility, collective voice and representation;
7. Tackling adverse norms and promoting positive role models.

The four areas of work are:

1. Informal work
2. Formal sector employees
3. Women-owned enterprises
4. Agriculture

These four areas of work are more of a continuum than a strict division of work. However, they provide a useful place for policymakers to begin understanding the different ways women are economically engaged, to identify and tackle the systemic barriers women confront throughout their economic activities.

However, it is important to understand women's economic empowerment as not simply about labour force participation, but also about the choice to work, the choice of sector, location and working hours. The '*Lifelong Economic Wellbeing for Women in Australia (LLEWA) (2016)*' study undertaken by eS4W in 2015/2016 and 2017 investigated the interaction between market and household and the consequences for women's economic empowerment that stem from this.

Several activities informed this report, these are:

- The eS4W 2015/2016 on-line survey and national round table discussions with over 5000 remarks feeding into a study on the lifelong economic situation of women in Australia report.
- From this report [four discussion papers](#) were developed for further investigation. These were: [Coping with the Hazards of Separation](#) – Divorce, Separation, Single Parenting and Lifelong Economic Wellbeing; [A Pervasive Malice from Bedroom to Workroom](#) – Violence and its impact on Work; [A Lack of Fair Sharing](#) – The Care Economy and [Women's Financial Marathon to \\$urvival](#) – Women's income in later life.
- A series of round tables held in Queensland, NSW, Tasmania, Victoria, Western Australia and South Australia to further investigate the 4 key areas of the discussion papers and to investigate recommendations and strategies to inform policy.
- Key points from each discussion paper supported the eS4W input to the Australian Report to CSW 60th and 61st session.
- In March, 2016 a parallel session and side event was held jointly with eS4W, JERA International and the Australian Government to discuss the Care Economy.

- Activities from the two day National ‘Who Cares’ Forum held in February 2017 as a lead up to the Commission on the Status of Women 61st Session around the issue of the Care Economy
- During CSW 61st Session, on the 16th March 2017, JERA International and eS4W jointly supported and presented a parallel session in the morning and a side event in the afternoon.
 - The **parallel session ‘Fostering Greater Economic Empowerment for Women and Girls’**, presenters: Daniela Colicchio (YWCA Australia); Neelima Basnet (BPW Nepal), Sarah Kereh (Cisco Systems USA) and Dr Sepali Kottegoda (WMC & APWW, Sri Lanka)
 - The a **side event** held at the Australian Mission to the UN, NY was **‘Workforce Participation – the future of work and the promotion of flexibility to help working families’**. The event was moderated by Senator the Hon Michaelia Cash, Minister for Employment, Australia and speakers were drawn from the Pacific region: The Hon Mereseini Viniwaqa, Minister for Women, Children and Poverty Alleviation, Fiji; followed by Helen Swales, Councilor Upper Hutt, NZ; Ms Hitha Palepu, Co-Founder Bridge2Act, USA and Judith van Unen, Director & Joint CEO JERA International.

This ‘Outcomes and Actions Moving Forward’ report summarises the key areas undertaken and highlights key actions moving forward for eS4W and its members, and for joint National Women’s Alliance work.

Introduction

In June 2016, economic Security4Women presented their report [‘Lifelong Economic Wellbeing for Women in Australia \(LLEWA\) \(2016\)’](#). This report was the result of research undertaken in 2015 and 2016 as part of an informed dialogue to ascertain the perceptions of and issues of Australian women concerning their economic empowerment and wellbeing throughout every decade of their lives. The research reveals the fiscal challenges and/or opportunities that impact women economically, including the cumulative effects of intersecting advantage and disadvantage on lifelong personal wellbeing and financial security.

This study reveals the fiscal challenges and/or opportunities that impact women economically, including the cumulative effects of sometimes intersecting advantage and disadvantage on lifelong personal wellbeing and financial security. While the study brings up the issues of housing and the impact of violence against women as key issues to be addressed, these areas are key focus areas for other Australian National Women’s Alliances and this information has been shared with them. The Equality Rights Alliance (ERA) who has an on-going focus and a large body of work to inform on women and housing, and Australian Women Against Violence Alliance (AWAVA) whose full focus is on the issue of stopping Violence Against Women.

Throughout the study, there were consistently four intersecting themes that were identified as critical to women’s lifelong economic wellbeing:

1. **Financial security**; through access to employment and equal opportunity that assures regular and continuous pay and delivers financial stability and independence across the working lifetime and into retirement.
2. **Emotional and social safety and security**; results from financial stability, especially following departure or breaks from work and into retirement, economic security contains a social safety net that protects women from real or perceived, dislocation and isolation.

3. **Freedom and choice**; across different stages in a women's life, different elements become more important, freedom and choice and equal opportunities in work, social and cultural life, and being able to earn a living with equal pay.
4. **Equality of choice and opportunity**; allowing women to have equal opportunities and access to career choice with opportunities to progress, and options for work as life circumstance changes.

From the crosscuttings and intersectional issues raised, four eS4W Discussion Papers were developed that reflected the women's narrative in the survey including the implications and impacts of divorce, violence, and parenting on women in the workforce, and for women wishing to re-enter the workforce. These Discussion Papers formed the basis of further discussions undertaken in 2016 and 2017. The Discussion Papers carried forward into the second phase of the study were:

1. **Coping with the Hazards of Separation** – Divorce, Separation, Single Parenting and Lifelong Economic Wellbeing.
2. **A Pervasive Malice from Bedroom to Workroom** – Violence and its impact on Work
3. **A Lack of Fair Sharing** – The Care Economy
4. **Women's Financial Marathon to \$urvival** – Women's income in later life.

As noted above, the issues raised around housing and violence have been shared with the other National Women's Alliances, ERA and AWAVA. eS4W will focus on the issues raised within the Care Economy.

Significance of this report at this time in Australia

The significance of this research and its findings comes at a time when the Australian Government is reviewing and implementing national strategies for its global commitments to ASEAN (25x25) and the Sustainable Development Goals (SDGs). It also comes at a time of a review of the Australian National Women's Alliances contracts and effectiveness.

The findings from the *Lifelong Economic Wellbeing for Women in Australia* (LLEWA) 2016 have greatly assisted eS4W in their justification for current work, and the identification of future work, especially in the issues raised through the study. In addition, findings from the study and follow up round tables were carried forward into eS4W submissions to the Australian Government for the Commissions of the Status of Women (CSW) 60th and 61st Session preparations. At both CSW 60th Session and CSW 61st Session, the findings were used as the basis for both parallel sessions to collegially share the information globally, and in two side events hosted by the Australian Government to highlight this work in the global arena.

Particularly recognising the need for transformation change to reach both the SDG and the 25 x 25 targets¹, the Care Economy section of the report has been exceptionally useful to identify issues and areas of good practice to develop an enabling environment for achieving women's full and equal economic participation in both the national and international arenas.

Findings

As with previous eS4W studies, the *Lifelong Economic Wellbeing for Women in Australia* (LLEWA) 2016 study recognises that women's economic empowerment is one of the biggest social and cultural changes of our times and seeks to highlight women's perceptions of

¹ For more information on SDG's, 25 x 25 and Australia's commitment to women's empowerment see Annex A

'economic empowerment and security'. The 2016 report also highlights the opportunities for women to participate in economic activity, as well as the real and perceived barriers and challenges, to increase their economic, political, and social strengths and to shift cultural perceptions of women and work.

The LLEWA 2016 study continues the [eS4W longitudinal study](#) and ongoing informed dialogue on women and work. The study builds on two previous eS4W studies; the 2003-2004 research that includes the voices of over 3000 women and identified varying factors that enhance or hinder women's ability to seek or choose pathways to acquire economic sustainability, and the 2006 survey, where over 1000 women discussed what they considered to be concerns for Australian women.

Consultations across all States and Territories were undertaken either via round table events, or on-line survey study and follow up roundtables were undertaken. Each of the follow up round tables focussed on the four key issues raised to investigate ways to move ahead with these clear blockages in women's economic empowerment.

Key across all areas of the findings is a need to change business culture and practice. This is key to ensure equal pay for equal work, workforce equality, leadership equality, and attitudinal change. Companies and workplaces should undertake gender audits to evaluate gender equality and incorporate gender and diversity measurable and achievable targets into workplans for managers.

The findings and recommendations are formed around the four key intersecting areas derived from the research, full details of the study and background briefing papers can be found at <https://www.security4women.org.au/economic-wellbeing/> below is a summary of key concerns and recommendations arising from each of the key areas:

Coping with the Hazards of Separation – Divorce, Separation, Single Parenting and Lifelong Economic Wellbeing.

What is clear from the eS4W study is that for far too many women, the challenge of making ends meet when separating from a partner whether with children or not is a day-to-day struggle. Clearly the impacts of divorce and being a single parent are key challenges for many women. For those with children this becomes major challenge in working and caring for their families. Many women with children reported that the financial insecurity and uncertainty that comes with divorce and separation, becomes unsurmountable when child support is not forthcoming.

Unfortunately, these challenges are not new as discussed in previous eS4W reports and submissions, policy and legislation has been slow to develop and adjust to these social and economic challenges. Despite progress made in some areas, women too frequently continue to earn less than men; face penalties or gender stereotypes because of caregiving responsibilities; lack access to strong workplace policies that offer greater flexibility and paid leave options; and are shut out of leadership or advancement opportunities.

For those in the work force, skills enhancement, networking opportunities and professional development was reported as a key pathway to both career advancement and finding work. For single parents, and for women with caring responsibilities an urgent need for policies that accommodate women's changing life circumstances was reported. With the current push by governments to increase the number of women in the workforce by 2025, there is clearly a drastic and urgent need for change and a deeper acknowledgement of the informal care sector and it's impact on women's economic empowerment and advancement.

Increased flexibility in the workplace was a clear recommendation from the study, and further studies should investigate just what a flexible workplace might look like for both large and SME employers if we are to give women maximum chance of workforce participation over their working life.

Sexually-transmitted debt is strongly evidenced through divorce / separation, especially where children are involved. Loss of assets, financial means and superannuation entitlements increased the economic burden carried by the woman. The lack of available information for women to better inform them of their rights to a fair financial outcome, such as access to their husband's superannuation entitlements, post-divorce / separation, is an important factor in minimising stress and conflict. The respondents reported more information on rights in divorce / separation is needed. Strongly reported was the time spent in court to sort out financials between the parties, should be capped to allow financial settlement to occur within a reasonable timeframe and to ease the financial stresses.

In some cases, housing security becomes a critical issue, resulting in increased stress, conflict and fraught relationships between the divorcing / separating partners. This information has been shared with Equality Rights Alliance.

A Pervasive Malice from Bedroom to Workroom – Violence and its impact on Work

In Australia, and globally, violence knows no boundaries of culture, age or socio-economic groups, and most those suffering the impacts of violence are women. Violence for the purposes of this study is defined as a pattern of abusive behavior in any relationship that is used by one person to gain or maintain power and control over another intimate partner. This violence can be physical, sexual, emotional, economic (financial) or psychological actions of threats of actions that influence another person.

The mental, physical and psychological aspects of violence manifest long after violence has taken place and impacts not only on current work choices, but also on advancement and future work choices. For many the culture in the workplace is led by hyper-masculine leadership styles with a larger number of men than women in leadership roles.

Violence directly affects women's financial security in key areas of life: debts, bills and banking, accommodation, legal issues, health, transport, migration, employment, social security and child support. Violence creates complex economic issues for women and their children and it disrupts lives over the long and short term. Regardless of a women's prior economic circumstances, many women experience financial risk or poverty because of violence. This makes recovery and the capacity to regain control over their lives extremely difficult.

The social and economic costs of violence against women are considerable. In 2009 the National Council to Reduce Violence against Women and their Children (NCRVWC) estimated that violence against women and their children, including both domestic and non-domestic violence cost the Australian economy \$13.6 billion². To bring more women into the economic sphere this is an area that needs urgent and immediate attention, especially considering the current push by government for 25 x 25.

Flexibility and cultural change of attitude in the workplace would go a long way to support some of the key issues raised above, whether in increased caring (elderly or children) and coping with the effects of violence. Further studies would be needed to investigate what a flexible workplace may look like for both large and SME employers if we are to give women the maximum chance of workforce participation over their working life.

² NCRVWC & KPMG management consulting, 'The cost of violence against women and their children', Canberra 2009.

Financial abuse in intimate relationships is widespread and common and is often hidden and unrecognised.

A Lack of Fair Sharing – The Care Economy

Of all the areas under discussion this was by far the largest and most discussed area of the study. This area falls directly under the purview of eS4W and builds on previous eS4W advocacy and policy work. This area of study also links with the current SDG and 25x25 work of government. Women's unpaid work, at a conservative estimate, contributes \$10 trillion a year globally, or 13 percent of global gross domestic product (GDP)³. In Australia, it was shown that in 2015 over 1 in 8 Australians (2.86 million people) are estimated to be providing informal care. Of this 2.86 million, approximately 825,000 informal carers are 'primary carers'⁴, that is people who provide the majority of the recipient's care.

Women around the world increasingly participate in the labour market, but continue to face significant challenges that limit their choices and impede their economic empowerment – individually, socially and inter-generationally. Lack of recognition of unpaid care work creates a blindness in policy and binds women and their families into a negative cycle of poverty and vulnerability.

Formal and informal carers provide a significant contribution to the health and wellbeing of Australians in need of support and assistance. The double burden, and women's disproportionate concentration in unpaid care work subsidises the economy, contributes to women's greater time burdens and substantially limits their participation and empowerment in political, social and economic spheres. Women can be pushed into the most vulnerable forms of casualised, informal and non-standardised work.

Access to care services is a key challenge for gaining decent work, especially for rural, migrant and low income women. Acknowledging this and resolving these care deficits for unpaid carers and workers is essential to advance women's economic wellbeing. For care workers in the paid care economy, it is essential that wages, skills and labour rights are respected accordingly.

Given Australia's increasingly diverse population, better sex and gender disaggregated data is required to understand and consider the implications of this in the care economy. More informed policy making will be achieved from considering these implications.

Women's Financial Marathon to \$urvival – Women's income in later life.

What became clear through the *Lifelong Economic Wellbeing for Women in Australia* (LLEWA) 2016 is that the fear of growing poverty in later years is a real fear across all age groups in the study. Over half of the respondents remarked that they had no expectation that there would be a pension available to them at the time of their retirement and yet identified that they would not have enough money to cope with anticipated living expenses.

Challenges relating to meager superannuation and/or the lack of sufficient superannuation and the consequences that this has on having to remain in the workforce for a longer period

³ UN Secretary General's High Level Panel on Women's Economic Empowerment 'Leave No One Behind – Taking Action for Transformational Change on Women's Economic Empowerment (2017)

⁴ Deloitte & Carers Australia Study 'The economic value of informal care in Australia in 2015' www.carersaustralia.com.au/storage/access-economics-report-2015.pdf. Last accessed 2 June 2017

of time were highlighted. Key challenges in finding work or re-entering work later in life increases vulnerability for older women and can result in being pushed into casual or informal work.

Women's (long-term) financial hardship and insecurity caused by financial abuse is a serious concern, particularly considering the increasing feminization of poverty in Australia.

Challenging economic reforms and social policy platforms that positively impact are an imperative to improve the quality of life for women most affected by reduced incomes and poverty in older age, but also for women faced with increasing gendered barriers to improve their financial circumstances.

Moving the agenda forward

eS4W will continue to work with member organisations, the Australian National Women's Alliances, civil society organisations and others to advocate, network, and engage with women for better access to and control over their lives, and to respond to policy issues specific to women's economic security and lifelong wellbeing.

The following areas will serve to progress some of the issues highlighted above:

eS4W will :

- Continue to strengthen visibility, collective voice and representation by working through member organisations and national and international agreements, such as CSW, SDGs and 25x25 to inform and develop strategies for the economic empowerment of women. Through providing inputs to government prior to global / regional events on the issues raised through this report, and by working with CSW agreed outcomes to develop strategies for women's economic empowerment.
- Continue to investigate ways to create a more enabling environment through policy and strategic work with the Australian government. Through national policy submissions and support and engagement of member organisations work.
- Continue to campaign for equal pay for equal work. Through Equal Pay day and International Women's Day events as well as in policy briefs.
- Work with member organisations to support more accessible and user-friendly, education and training to be accessed by a broad diversity of women.
- Work to change business culture and practice through advocacy and programs targeted at highlighting the issues raised through this report.
- Work to highlight the gaps and challenges for those most vulnerable, such as those impacted by disaster. Through continuation of the Floodplains work and working with member organisations such as FECCA and OWN to highlight multicultural and older women's voices and inputs, also through further cross-alliance work with the National Rural Women's Alliance (NRWA). Further work with the Aboriginal and Torres Strait Islander women communities and the National Aboriginal and Torres Straits Women's Alliance (NATSIWA) needs to be incorporated.
- Work to increase recognition of care work through further investigation of the feasibility of a National Action Plan that investigates, recognising, reducing and

redistribution of unpaid work and care in Australia. Including the fostering of social normative change to redistribute care from women to men and ensure care is an equal right and responsibility.

- Work to strengthen data collection and analysis to inform evidence-based economic policymaking. Including national and international SDG, APEC, G 20 and COAG etc.

Recommendations for Joint Alliance work:

(ERA): To support the **establishment of a government Affordable Housing Growth Fund** to increase the supply of affordable housing through government investment incorporated into their work plan. The fund should be strictly designated for expanding the stock of affordable housing by providing direct capital funding to State and Territory Governments. Program guidelines should enable housing providers to draw on a range of affordable housing programs to deliver maximum affordability and provide mixed tenure developments. Funding in the first year should be delivered through a revived Social Housing Initiative National Partnership Payment to the States and Territories for capital funding of social housing stock, until the current Federation review and future funding arrangements are determined.

(AWAVA): To **support and review current practice standards** for working with women affected by violence.

(AWAVA): To review and support implementation of the recommendations provided by the Australian Human Rights Commission (2014) that **domestic and family violence, be recognized as a protected attribute**, in federal anti-discrimination laws as well as in the Fair Work Act 2009 (Cth) as creation of discrimination ground would clarify and strengthen existing discrimination protections.

(NRWA): Work to highlight the gaps and challenges for those most vulnerable, such as those impacted by disaster, to enter, maintain and progress in the economy.

(NATSIWA) Work to highlight the gaps and challenges for women's economic empowerment.

Annex A

Australia's commitment to women's empowerment

There are numerous international commitments made by Australian governments that support women's economic enfranchisement.

These include:

- **Beijing Platform for Action (BPfA)**. In Australia, every five years, Information was gathered from civil society groups and individuals across the 12 critical areas of concern to inform the Australian Government of the priorities for Australian Women for the next 3 – 5 years. Further information regarding the 20 year review in 2014-2015 can be found at [Working Together for Equality: Beijing +20 Review](#), in particular *F. Women and the Economy* (pg 35)
- **The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)**, described as an international bill of rights for women, signed by Australia in 1980.
- **International Labour Organization (ILO) Conventions** on gender equality. The *ILO considers gender equality a critical element* in efforts to achieve its goal to promote equal opportunities for women and men to obtain *Decent Work*. This means fairly paid, productive work carried out in conditions of freedom, equity, security and human dignity.
- **UN Women** believes investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication, and inclusive economic growth. Women make enormous contributions to economies, whether in businesses, on farms, as entrepreneurs or employees, or by doing unpaid care work at home.
- **Sustainable Development Goals (SDGs)** are a universal set of goals, targets and indicators that UN member states will use to frame agendas and political policies over the next 15 years. The SDGs expand on, the millennium development goals (MDGs), due expire at the end of 2015. **Goal 5. Achieve gender equality and empower all women and girls** is a stand-alone, transformative goal on gender equality and women's empowerment.
- **Commission on the Status of Women (CSW)** is the principal global intergovernmental body exclusively dedicated to the promotion of gender equality and the empowerment of women. The 2016 (**CSW60**) Priority theme: *Women's empowerment and the link to sustainable development*. Review theme: *The elimination and prevention of all forms of violence against women and girls* will further document the reality of women's lives globally, shaping global standards on gender equality and the empowerment of women.
- **Group of Twenty (G20)** is the forum for international economic cooperation and decision-making where a key recommendation is to reduce the gap between female and male labour force participation rates in G20 countries by 25 per cent by 2025, (**25 x 25**). National measures are outlined in [Australia's Employment Plan](#), which is intended to facilitate job creation, lift labour force participation and better match skills with jobs.
- **Asia-Pacific Economic Cooperation (APEC)** is a regional economic forum that aims to create greater prosperity. The **Policy Partnership on Women and the Economy (PPWE)** is to advance the economic integration of women to coordinate gender activities across APEC.