

economic Security4Women submission to:

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economic Security4Women: Pre-Budget Submission

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Executive Summary

economic Security4Women (eS4W) is one of five National Women's Alliances funded by the Australian Government. Our members – women's organisations from across the country (see attachment for details) – agree that lifelong economic well-being is a high priority for all Australian women. It empowers women to make choices and live independently and it enriches all aspects of women's lives including their education, health, employment, personal safety and financial security over their lifetime.

We suggest that any additional spending associated with our recommendations will be offset either with equivalent savings or increased revenue. This revenue will be a result of higher rates of participation of women in the workforce and or higher rates of pay for women with improved skills and qualifications who will have greater access to formerly male dominated industries and occupations.

Key Issues and recommendations

Care Economy

Investment in care economy will allow higher rates of female participation in the workforce.

1. Invest in paid care
 - 1.1 Increase government investment in paid care: Improve the wages and conditions of paid care workers to overcome skills shortages; Improve participation of women and girls in education and training to ensure they have access to skilled and well paid work.
2. Support workforce participation of unpaid carers
 - 2.1 Reform National Employment Standards to cover the needs of people in casual and contract positions. Many of whom do not work full time due to caring responsibilities.
 - 2.2 Develop incentives to maintain the employment of carers including strengthening their right to return to work and their right to request flexible working conditions that accommodate care work.
 - 2.3 Ensure carers have access to education and retraining while they are caring on a full time basis. Explore recognition of existing skills. Allow recipients of Carer Payment to study. Design carer services to support both study and work.
 - 2.4 Task the Productivity Commission to examine both the supply of quality, affordable and age appropriate child care, as well the effect of the taxation and welfare transfer systems interacting with the cost of child care and with women's participation in the workforce.
 - 2.5 Ensure formal care services – to carer and to person receiving care – are flexible, available and also based on an assessment of the carer's needs.
3. Ensure carers have adequate retirement incomes
 - 3.1 Reform National Employment Standards and Superannuation Contribution Guarantee Legislation to reflect the gendered nature of workforce and reduce the negative impact on retirement incomes of people who have taken leave, reduced their working hours, and or taken lower paid work, in order to accommodate care responsibilities, the majority of whom are women.
 - 3.2 Explore Carer Credits in public and private pension schemes and employer paid superannuation contributions during Parental Leave.

Gender disaggregated data

1. Reinstate funding to Australian Bureau of Statistics (ABS) to ensure a Time Use Survey module is included in the proposed new Australian Population Survey (hopefully commencing in 2019) as part of the Transforming People Statistics (TPS) program. This information is needed to track changes in the unpaid work of women as an important component in measuring the full extent and contribution of unpaid work to the Care Economy in Australia.

<http://www.abs.gov.au/AUSSTATS/abs@.nsf/Latestproducts/1015.0Main%20Features7Feb%202016?opendocument&tabname=Summary&prodno=1015.0&issue=Feb%202016&num=&view=>

2. Make resources available to National Centre for Vocational Education Research (NCVER) so that all its publications and data sets are disaggregated by gender as a matter of course.

3. Make resources available to NCVET to provide as a matter of course and in the public domain gender data for enrolments and course completions disaggregated by both level of qualification and field of education.

Education and training for women and girls

To ensure that gender equality and empowerment of women and girls remains on the federal agenda, and that Australia can meet its international obligations, funding should be targeted to the following programs:

1. Gender informed career guidance and development in schools, especially in ensuring young women have access to a wide range of careers;
2. Supporting women and girls into non-traditional occupations and STEM careers, including through well-resourced and sustainable networks in a range of industry areas. This includes emergent occupations and industries;
3. Accessible and affordable education and training programs for women and girls, including through the public VET system. This is required for young women embarking on initial careers, and women seeking to return to the workforce. This training provision should be high quality, inclusive and relevant for the diversity of all Australian women and girls;
4. Gender impact statements as an essential part of public policy, particularly in the education and training sectors. This includes the need for continued collection and publication of gender disaggregated data.
5. Restore programs to prepare women including migrant women and other marginalised women to re-enter the workforce.

Workplace gender equity in small to medium enterprises

Investment in small business will increase productivity and generate revenue.

1. Allocate resources to Workplace Gender Equity Agency to develop additional tools for SMEs to identify and reduce gender pay inequities and assist those firms to change business practices to ensure they get and keep the best person for the job.
2. Provide training about and resources for human resource management for SMEs with a focus on recruitment and selection processes, job analysis and job descriptions, developing performance management systems and reward systems and pay equity and policies that are family friendly and acknowledge the impact of violence against women and its impact on the workplace.
3. Maintain and strengthen a strong, effective and up-to-date modern award system to ensure minimum terms and conditions of employment, including, base pay rates, job requirements and other 'rewards' associated with particular jobs.
4. Expand the National Employment Standards to ensure coverage of all workers including those in casual employment and those on individual time limited contracts, many of whom are women.

Supporting single parents to gain and retain employment

1. Reverse changes to Parenting Payment
 - o Allow single parents to remain on Parenting Payment while looking for paid work and to receive part payments while they juggle work and family commitments OR
2. Increase to Newstart Allowance
 - o Increase Newstart Allowance to prevent all people not in paid employment from living in poverty. While current rates might support someone in the short term, those unemployed for three months or longer need a higher rate of income, improved access to education and training and better support to get work.
3. Increased investment in single parent families and in the unemployed will generate revenue and ultimately contribute to increased productivity.

Increase investment in affordable, well located housing

Economic security is based on access to affordable and well located housing. eS4W encourages further public investment in all forms of social and affordable housing. We endorse the submission of Equality Rights Alliance and in particular the ACOSS Pre-budget submission recommendation:

Establish an affordable housing growth fund, as part of a broader National Affordable Housing Agreement (NAHA)

The Government should establish an Affordable Housing Growth Fund to increase the supply of affordable housing through government investment. 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.

- Investment: \$750 million in 2016-17
- \$1 000 million in 2017-18

Women in retirement – financial security

Women continue to retire on significantly less savings than men. Women can suffer both a career and financial penalty for accessing parental leave, having a long term impact on savings and retirement income. Women are also overrepresented in low income and casual work. Urgent action to increase superannuation contributions is needed to protect the next generation of women from retiring in poverty.

1. Government paid parental leave should have a superannuation component added.
2. Reinstate the Low Income Superannuation Contribution

eS4W is able to provide supporting information, or contacts for further discussion, on any of the topics within this submission, as well as on other issues affecting women's economic security.

Please contact our Coordinator on 1300 918 273 or email coordinator@security4women.org.au

FULL SUBMISSION

1. Overview

eS4W is one of five National Women's Alliances funded by the Australian Government. Our members – women's organisations from across the country (see attachment) – agree that lifelong economic well-being is a high priority for all Australian women. It empowers women to make choices and live independently and it enriches all aspects of women's lives including their education, health, employment, personal safety and financial security over their lifetime (See Attachment 1: About economic Security4Women and list of member organisations).

Our members:

- identify barriers to women's economic security
- prioritise the key issues for action to bring about change
- engage with Government on behalf of all Australian women and
- advise and encourage government to formulate appropriate policy directions.

eS4W welcomes the Government's move from a surplus that would result in decreased investment in Australia's future well-being. We welcome investment in measures that will in the first instance improve the economic security for women and we believe will, in the longer term, generate revenue that will offset any additional spending.

Our pre-budget submission aims to provide insight into the challenges and opportunities facing women, based on the experiences of members of women's organisations who have a focus on economic security.

The following issues were identified by our member organisations and the related recommendations are based on research and consultation with those member organisations. Further detail on each issue can be found in the attachments.

2. Key issues and recommendations

A. Care Economy

As a nation, we need to recognise and count the contribution to productivity of paid and unpaid care, the efficiencies of retaining workers in the care sector and to maintain the supply of care. (See Attachment 2: 'Short supply and increasing demand in the care economy').

To do so eS4W makes the following suggestions:

A.1. Invest in paid care

A 1.1 Increase government investment in paid care: Improve the wages and conditions of paid care workers to overcome skills shortages; Improve participation of women and girls in education and training to ensure they have access to skilled and well paid work.

A 2. Support workforce participation of unpaid carers

A 2.1 Reform National Employment Standards to cover the needs of people in casual and contract positions. Many of whom do not work full time due to caring responsibilities.

A 2.2 Develop incentives to maintain the employment of carers including strengthening their right to return to work and their right to request flexible working conditions that accommodate care work.

A 2.3 Ensure carers have access to education and retraining while they are caring on a full time basis. Explore recognition of existing skills. Allow recipients of Carer Payment to study. Design carer services to support both study and work.

A 2.4 Task the Productivity Commission to examine both the supply of quality, affordable and age appropriate child care, as well the effect of the taxation and welfare transfer systems interacting with the cost of child care and with women's participation in the workforce.

A 2.5 Ensure formal care services – to carer and to person receiving care – are flexible, available and also based on an assessment of the carer's needs.

A.3. Ensure carers have adequate retirement incomes

A 3.1 Reform National Employment Standards and Superannuation Contribution Guarantee Legislation to reflect the gendered nature of the care workforce and reduce the negative impact on retirement incomes of people who have taken leave, reduced their working hours, and or taken lower paid work, in order to accommodate care responsibilities, the majority of whom are women.

A 3.2 Explore Carer Credits in public and private pension schemes and employer paid superannuation contributions during Parental Leave.

B. Gender disaggregated data

Member organisations of eS4W need ready access to gender disaggregated data to track trends as well as the current status and position of women and girls in the areas of our core business, and so provide evidence for issues in our ongoing dialogue with Government.

In order to be able to measure improvements or otherwise in the economic security of women, eS4W advocates for the need for publically accessible statistical data disaggregated by sex as a matter of course in all relevant data domains and collections and by all relevant agencies.

To do so eS4W makes the following suggestions.

- B 1. Reinstate funding to Australian Bureau of Statistics (ABS) to ensure a Time Use Survey module is included in the proposed new Australian Population Survey (hopefully commencing in 2019) as part of the Transforming People Statistics (TPS) program. This information is needed to track changes in the unpaid work of women as an important component in measuring the full extent and contribution of unpaid work to the Care Economy in Australia.
<http://www.abs.gov.au/AUSSTATS/abs@.nsf/Latestproducts/1015.0Main%20Features7Feb%202016?opendocument&tabname=Summary&prodno=1015.0&issue=Feb%202016&num=&view>
- B 2. Make resources available to National Centre for Vocational Education Research (NCVER) so that all its publications and data sets are disaggregated by gender as a matter of course.
- B 3. Make resources available to NCVER to provide as a matter of course and in the public domain gender data for enrolments and course completions disaggregated by both level of qualification and field of education.

C. Education and training for women and girls

The Australian Government needs to ensure that national skills and VET reforms build the best available opportunities for women to participate in the workforce and to therefore contribute to an increase in productivity (See Attachment 3 'Career pathways for women and girls in emergent 'green' industries and non-traditional occupations').

To ensure that gender equality and empowerment of women and girls remains on the federal agenda, and that Australia can meet its international obligations, funding should be targeted to the following programs:

- C 1. Gender informed career guidance and development in schools, especially in ensuring young women have access to a wide range of careers.
- C 2. Supporting women and girls into non-traditional occupations and STEM careers, including through well-resourced and sustainable networks in a range of industry areas. This includes emergent occupations and industries.
- C 3. Accessible and affordable education and training programs for women and girls, including through the public VET system. This is required for young women embarking on initial careers, and women seeking to return to the workforce. This training provision should be high quality, inclusive and relevant for the diversity of all Australian women and girls.

- C 4. Gender impact statements as an essential part of public policy, particularly in the education and training sectors. This includes the need for continued collection and publication of gender disaggregated data.
- C 5. Restore programs to prepare women including migrant women and other marginalised women to re-enter the workforce.

D. Workplace gender equity in small to medium enterprises

Significant advances around gender pay equity and women's workforce participation have been made in the large firms of Australia; they are required to report to the Australian Government on their progress towards the elimination of discrimination and on their contribution to gender equality in the workplace. However while small to medium enterprises (SMEs) are a vital part of the Australian economy, providing almost half of total industry employment and employing many women, many are not aware of the business case for gender equality in the workforce. As a result they are unable to demonstrate gender pay equity or are not prepared to consider more flexible working arrangements and are therefore less able to take advantage of the increased participation of women in the workforce (See Attachment 4 'Pay and Workforce Gender Equity').

To do so eS4W makes the following suggestions.

- D 1. Allocate additional resources to WGE Agency to develop tools for SMEs to identify and reduce gender pay inequities and assist those firms to change business practices to ensure they get and keep the best person for the job.
- D 2. Allocate additional resources to promote to SME's the business case, the good economic and productivity arguments, for increased participation of women in workforce.
- D 3. Provide training about and resources for human resource management for SMEs with a focus on recruitment and selection processes, job analysis and job descriptions, developing performance management systems and reward systems and pay equity and policies that are family friendly and acknowledge the impact of violence against women and its impact on the workplace.
- D 4. Maintain and strengthen a strong, effective and up-to-date modern award system to ensure minimum terms and conditions of employment, including, base pay rates, job requirements and other 'rewards' associated with particular jobs.
- D 5. Expand the National Employment Standards to ensure coverage of all workers including those in casual employment and those on individual time limited contracts, many of whom are women.
- D 6. Develop and fund strategies to overcome barriers to equality in women's employment. In particular:
 - Access to age appropriate and affordable childcare.
 - Access to leadership training;
 - Access to flexible working arrangements, especially on return from parental leave.

E. Emerging issues

- E.1. Reverse changes to Parenting Payment
 Allow single parents to remain on Parenting Payment while looking for paid work and to receive part payments while they juggle work and family commitments
- E.2. Increase to Newstart Allowance
 Increase Newstart Allowance to prevent unemployed people living in poverty. While current rates might support someone in the short term, those unemployed for three months or longer need a higher rate of income and greater support to get work.
- E.3. Increase investment in affordable, well-located housing
 Economic security is based on access to affordable and well located housing. eS4W encourages further public investment in all forms of social and affordable housing. eS4W

endorses the Pre-Budget Submission made by our sister organisation, Equality Rights Alliance.

- E.4. Women in retirement – financial security
Women continue to retire on significantly less savings than men. Women can suffer both a career and financial penalty for accessing parental leave, having a long term impact on savings and retirement income. Women are also overrepresented in low income and casual work. Urgent action to increase superannuation contributions is needed to protect the next generation of women from retiring in poverty.
1. Government paid parental leave should have a superannuation component added.
 2. Reinstate the Low Income Superannuation Contribution

Attachments

- About economic Security4Women with list of member organisations – www.security4women.org.au
- eS4W Position Papers:
 - Short supply and increasing demand in the Care Economy - <http://www.security4women.org.au/wp-content/uploads/eS4WPolicyRoundtableCareEconomy20121.pdf>
 - Career pathways for women and girls in emergent 'green' industries and non-traditional occupations - <http://www.security4women.org.au/wp-content/uploads/eS4W-Position-Paper-Viable-Employment-Women-Girls.pdf>
 - Pay and workforce gender equity - <http://www.security4women.org.au/wp-content/uploads/eS4WPolicyRoudntableGenderEquity.pdf>