



VICTORIAN WOMEN'S TRUST

The Victorian Women's Trust welcomes the State Government's Inquiry Economic Equity for Victorian Women. We appreciate the opportunity to make a submission to assist the deliberations and recommendations by the appointed panel; and we support the emphasis of the Terms of Reference on policy and action.

The evidence around women's economic insecurity is in; the data are established; we know the significant facts, the figures and the markers of progress. What we need are bold and substantial interventions and investment in actions which help catalyse the achievement of gender equality.

We also recognise and appreciate the quality work by many female commentators, academics and policy makers; and are confident they will bring their expertise to the Inquiry. For us, we have drawn directly on our work as a grant-maker, advocate, researcher and feminist activist organisation to outline five propositions which we hope will complement the thinking of other contributors and as the Inquiry forms its report to Government in early 2022.

We also recognise that the Inquiry is intent on recommending policy solutions which could be implemented by government to address economic equity for women in Victoria. In formulating our propositions, we have taken this to include not simply what a Victorian Government could do in the State itself, but how a Victorian State Government could advocate for change through national governmental platforms such as COAG.

To begin however, it is important to imbue the current Inquiry with a sharp sense of history. The more we understand the past and difficult journey for equality, the more likely we can refine our strategies to get there in the end.

THE EMERGING ECONOMIC SECURITY AGENDA FOR WOMEN

A series of snapshots in time will suffice here, beginning with women's struggle to win the vote.

1864 - A hundred and fifty years ago (close to five generations), the patriarchal order was unambiguous in prescribing women's economic dependence on men...

The fight for female suffrage was a direct challenge to this social order. The Member for the country seat of Kilmore and former premier John O'Shannassy insisted:

*A woman had her household duties to attend to, and when she discharged her duties faithfully as a wife and a mother, she did that which became her best; and the best they (the parliament) could do for her was to leave her to the performance of those duties. He did not want to go back into history to prove that woman's interference in political matters was injurious.*¹

The suffrage debate reflected a patriarchal world view transplanted from Europe and now being fashioned in the colonies, at the same time as banishing Aboriginal clans and communities to the margins. Core beliefs and practices privileged men and guaranteed them superior roles in politics, economic production and exchange; upholding their power over others through written and unwritten rules that regulated conformity, punishment and reward; and affirming their cultural dominance insofar as gendered roles and expectations. This was the 'natural' order of things from which there should be no departure.

The patriarchal world of the late 19th century was now under unimaginable, unforeseen and mounting pressure to change. Increasing numbers of disparate women felt keenly their economic, social and political inequity, and from the 1880s onwards they gave increasing voice to their concerns and became politically more active.

The protracted struggle to win the vote had laid the foundations of a broadly defined women's movement with clear goals. Women wanted action on violence; equal representation; economic independence; better working conditions; access to education at all levels; higher wages and equal pay; equal opportunities for employment; and reform of marriage and divorce laws. The beneficiaries of the vote now pressed on. There was much to achieve.²

1943 – Press on they did, but with limited structural and institutional change...

In the same year that the first two women entered federal parliament (Enid Lyons and Dorothy Tangney), a conference entitled *Victory in War* was held in Sydney. Female representatives from over ninety women's organisations around Australia attended. The gathering was described as the largest and most representative feminist conference ever held. But while this record-breaking assembly was framed as an important opportunity to chart a new post-war social order, its underlying message was disconcerting.

¹ Maddigan, Judith, Out of Their Own Mouths: Women Getting the Vote, the Victorian Experience, *Victorian Historical Journal*, Volume 79, Number 2, November 2008, p.169

² Crooks, Mary, *Destination Equality*,

https://futureleaders.com.au/book_chapters/Fragility-and-Hope/Mary-Crooks.php p.39.

The goals of equality, framed and pursued since the granting of female suffrage those many decades ago, remained awfully distant.

The conference deliberations focused squarely on women's paid and unpaid work; the needs of Aboriginal women, professional women, nurses, domestic workers and ex-servicewomen and rural and suburban women, young and old.

The hundred or so recommendations to government repeated the same calls made over the past five decades — equal representation, equal pay, the right to serve as jurors, economic independence, child endowment, maternity support, child-care, the elimination of violence, reform of marriage laws, an end to sex discrimination, and reform of divorce law.

2017- more than a century has now elapsed since women won the right to vote and started their campaigns for economic and social equality, and yet the future remains bleak...

A survey released by Plan International of over 1700 Australian girls, tellingly entitled *The Dream Gap*, revealed that while Australian girls aged 10–17 dream of being equal, they know the reality is otherwise — in sport, the media, at school and at home. Moreover, as they get older, their confidence decreases.

Many believe gender is the biggest blockage to their chances of becoming a leader. When asked what change they want to see in the world, half said gender equality, including equal pay. After inequality, girls are most concerned with being scrutinised for the way they look rather than being judged on the basis of their abilities and talents.³

This is Australia's uncomfortable contemporary reality. On the evidence, without seismic progressive change, these girls will go through life without enjoying equality. They will carry a heavy load, disproportionate to men.

On current trends, their lives will be impacted upon by government policies and practices framed mainly by privileged, white, straight males. They will witness sexist and misogynistic treatment of women who take up leadership roles or speak out publicly. Despite living in an exceedingly prosperous society, many of these girls will spend a lifetime in paid work for which they will earn considerably less than their male peers. A large number will perform vital work in highly gendered and low-paid sectors of the economy.

In managing family responsibilities, many will engage in part-time or in casual employment with few certainties. Most will end up with less savings and superannuation than men for their retirement years. The unpalatable reality is that more than 40% of these girls are likely to face abuse — physical, emotional, psychological or financial — in their relationships with men.³

³ Plan International, *The Dream Gap: Australian Girls' Views on Gender Equality*, October 2017

Some may even be killed or permanently maimed by their intimate partners. A large number will experience sexual harassment — on their university campuses, in their paid workplaces, and in public spaces. Although Australians view themselves a country of the ‘fair go’, these educated and capable girls will more than likely be passed over for senior management and leadership positions. They will do most domestic labour as well as most of the unpaid work of raising children and caring for extended families. They will mostly bear the responsibility and cost of contraception and abortion (if it is accessible). They will be scrutinised for the way they look. If these girls are Indigenous or from non-Indigenous minority cultural groups, they will almost certainly experience much more layered, compounded disadvantage.

Along with New Zealand, late 19th-century Australia was a global leader in granting women the vote. Yet in a World Economic Forum ranking of gender equality, we currently occupy 35th position.

2021 Seriously unfinished business...

Men still mostly pull the levers of policy and maintain control over business activities, not-for-profit sectors and spheres of government. They still mostly make the calls on fiscal and budget priorities — defence, education, environment, health and welfare, transport, infrastructure and violence prevention. They still mostly determine the shape and outcomes of public debate.

Gendered inequality persists today because our society remains structured and organised along patriarchal lines — in a labour market that advantages men unencumbered by domestic responsibilities; in powerful, deep-seated sexist beliefs that deem women subordinate as well as objectifying them; and in our political system in which women remain minority players.

Radically different rules of engagement are required, along with deep, seismic changes that transform for the better gender relationships, our economic organisation and arrangements for sharing political power.

We need to have in direct line of sight important economic reform other than, for example, customary debates about corporate tax cuts or tinkering at the margins of our national superannuation system. The patriarchal division of labour between men and women continues to advantage men unencumbered by domestic responsibilities while economically punishing women because they also do most of the work of raising children. This needs to change. It is in the interests of men’s health and children’s wellbeing as much as anything else.

Our economic institutions, such as superannuation, cling to outmoded notions of the male as breadwinner. Gendered pay equity should be enforceable by law. A universal affordable child-care system should be a national priority. After a lifetime of unpaid work and caring, it is surely unacceptable to witness large numbers of women facing poverty and homelessness in as they age.

FOUR PROPOSITIONS TO HELP CATALYSE FURTHER CHANGE

1. ADD PAY EQUITY TO THE NATIONAL EMPLOYMENT STANDARDS

The principle of equal pay for work of equal value was enshrined in law in 1972.

In the decades since, however, it has become lost in translation.

In the contemporary employment landscape, the National Employment Standards (NES) prescribe the minimum standards of employment set out in the Fair Work Act 2009 (Act) which apply to all national system employees and employers. These commenced on 1 January 2010, creating safety net entitlements for all national system employees. An award, employment contract, enterprise agreement or other registered agreement cannot provide for conditions that are less than the national minimum wage or the NES. They can't exclude the NES.

Currently, the 11 minimum entitlements of the NES are:

- *Maximum weekly hours* (38 per week plus reasonable additional)
- *Requests for flexible working arrangements* (certain employees can ask to change their working arrangements)
- *Offers and requests to convert from casual to permanent employment*
- *Parental leave and related entitlements* (up to 12 months unpaid leave; and the right to ask for an extra 12 months' unpaid leave. Also includes adoption-related leave)
- *Annual leave* (four weeks paid leave per year, plus an additional week for some shift workers)
- *Personal/carer's leave, compassionate leave and unpaid family and domestic violence leave* (10 days paid personal/carer's leave (pro rata for part-time employees); 2 days unpaid carer's leave as required; 2 days compassionate leave as required; and 5 days unpaid family and domestic violence leave in a 12 month period)
- *Community service leave* (unpaid leave for voluntary emergency activities and leave for jury service, with an entitlement to be paid for up to 10 days jury service)
- *Long service leave* (paid leave for employees who have been with an employer for a long time)
- *Public holidays* (a paid day off on a public holiday (unpaid for casuals), except where reasonably requested to work)
- *Notice of termination and redundancy pay* (up to 5 weeks' notice of termination and up to 16 weeks' redundancy pay, both based on length of service)
- *Fair Work Information Statement and Casual Employment Information Statement*

Adding pay equity as a twelfth standard to the NES would serve as both a symbolic recognition and reaffirmation of its importance as well as a means of stopping the slide away from this critical principle enshrined in law five decades ago

2. FREE UP THE IDEA OF AFFORDABLE HOUSING FOR WOMEN

Women over the age of 55 are the largest growing homeless cohort in Australia. Current research shows that 240,000 women aged 55 or older and another 165,000 women aged 45-54 are at risk of homelessness.

The Victorian Government's recent commitment of \$5.3 billion investment in public and social housing has been widely recognised as a great step forward in housing policy at the state level. The construction of significant new public and social housing stock is rightly the central plank.

Yet there are many women at risk of housing poverty and homelessness who are not eligible for public or social housing assistance.

While these women may have some modest superannuation and even a modest level of cash assets, they are by no means well-off or very secure, financially; and it would be risky from a policy level to misconstrue their position as such. They are vulnerable. They do not have enough cash resources to break into the mainstream housing market; and they are hardly likely to need a 2-3 bedroomed house anymore. Timely access to affordable housing, other than social housing, can guarantee them economic security, safety and well-being and prevent a slide into poverty and homelessness.

Over the past twelve months, The Victorian Women's Trust has been working with a small group of architects, property development specialists and Women's Property Initiatives to bring a particular affordable housing model into a reality in Victoria – *The Rachel Project*. This is a model which offers a practical and sustainable model of affordable housing for women aged over 45 years – sourcing suitable existing apartments in well-located buildings in urban locations and regional centres; refurbishing, renewing and repurposing these apartments into well-maintained and well-managed housing stock. It is a positive alternative for women who are constrained in their housing choice, providing a place where they can feel safe and economically secure, a place they can call home.

We have been engaged in close discussions with several government advisors and public servants within the housing arena. While there has been great interest in our model, the drawback currently is that the clear focus of government effort and investment is on delivering a major social housing program. While this is a commendable priority, there are other cohorts of women who experience increasing hardship and increased economic insecurity as they grow older.

It would be a major boost to achieving housing security for many women if government and policy makers recognised that there is a substantial cohort of Victorian women *who fall outside of social housing* but who nonetheless endure housing precarity as they age – after a lifetime of unpaid work in their families and as caregivers to others.

Ideally, this appreciation should be accompanied by a departmental mechanism which gave government a clear line of sight on innovative, cost-effective models beyond social housing; as well assistance in negotiating formal proposals for seed and/or other funding arrangements.

3. INVEST IN EXISTING PROVEN MODELS WHICH SUPPORT WOMEN INTO EMPLOYMENT

The COVID recession hit women much harder than men; and will compound women's lifetime economic disadvantage.

Women copped a triple-whammy: they lost more jobs than men – almost 8 per cent at the peak of the crisis, compared to 4 per cent for men; they shouldered more of the increase in unpaid work – including supervising children learning remotely – taking on an extra hour each day more than men, on top of their existing heavier load; and they were less likely to get government support – JobKeeper excluded short-term casuals, who in the hardest-hit industries are mostly women.

Women who became unemployed or left work in the recession face longer-term impacts on their wages and career progression because the COVID hit compounds the effects of other career breaks. Six months out of work can add another \$100,000 to the average \$2 million lifetime earnings gap between men and women with children in Australia.

Governments should inject more money into services sectors, childcare, and aged care, and rewrite the 'rescue and recovery' playbook before the next economic crisis. (Danielle Wood, Kate Griffiths and Tom Crowley, *Women's work: The impact of the COVID crisis on Australian women*, Grattan Institute, 7 March 2021)

As part of the Victorian government's comprehensive job plan in the 2021/22 budget, a commitment was made to get 6,900 women into job placements. These commitments are to be delivered in every corner of the State with a specific focus on women over 45.

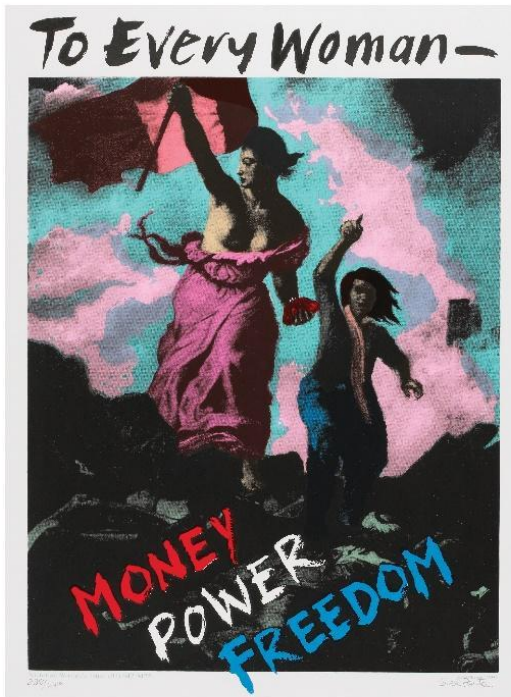
Founded in Melbourne in 2005, Fitted for Work has been supported by the Victorian Women's Trust through various grants over many years (such as funds for programs for women leaving prison) and by the Executive Director of the Trust serving as the Chair of FFW for the past six years.

The organisation has delivered over 41,000 services to 38,000 women from diverse communities across Victoria, and increasingly Australia. It has had the presence of mind to design and deliver online, virtual services since 2018; and has so far supported women in over 200 locations. This flexible online delivery model means women with caring responsibilities, disabilities and/ or limited ability to travel, can still actively participate in the client service offering. FFW's new Richmond headquarters has enabled faster, smarter technology in order to increase the delivery of its virtual services as well as its on-site support.

At any time, it is important for government and policy makers to have the best possible environmental scans at their disposal in terms weighing up potential avenues for partnerships and delivering on budget commitments.

When government has equity as a core value, it is even more important that the lived experience of women facing hardship is appreciated in policymaking and decision-making domains. Government needs specialist agencies within its remit which can streamline the access and exchange between service delivery organisations such as Fitted for Work which can, for instance, deliver job placement outcomes for \$1,573 per female client. For a very modest investment of around \$10m, the Victorian Government can readily draw on FFW's expertise, infrastructure, corporate partnerships, referral pathways and program model - and deliver its goal of placing close to 7,000 women in employment by 2023. These opportunities should not be left to long and drawn-out networking and/or situations where conventional job placement agencies receive substantial payments for services which are poorly targeted and sub-optimal in outcomes.

4. MONEY POWER FREEDOM: ENABLING WOMEN'S TO TAKE ECONOMIC SECURITY INTO THEIR OWN HANDS



We commissioned Carol Porter in the late 1990s to design our first Money Power Freedom poster. We have lost count of the number of reprints ever since. In 2018, we commissioned Michelle Pereira to give the original theme a makeover. We can barely keep up with demand.

The Victorian Women's Trust was established in 1985 by the Cain Labor Government, with an initial capital gift of \$1m.

One of the first initiatives taken by the Trust two years later was the establishment of the Guaranteed Loan Fund. At a time when the major commercial banks would not lend to women without their husband's formal backing, the Trust negotiated an arrangement with the then head of the State Bank, Bill Moyle. If the Bank was prepared to lend to women in their own right, the Trust agreed to carry 50% of the risk on each loan. It was bold on both parties. It worked. Hundreds of women were assisted with credit to start their own businesses. There were no defaults. The State Bank changed its ways, quickly followed by its competitors.

This was an early and formative lesson for the Trust – to keep on pushing the envelope on matters of economic security for women by creating opportunities for women to take the matter into their own hands, through information, encouragement and practical support. Through our public initiatives, advocacy, research and grant-making, we have seen time and time again the immense benefits from investing in women's own capacity to ramp up their economic and financial knowledge, capacity and successfully tailor it to their situations.

In 2014, we carried out an extensive survey research project, Super Young Women, with the support of a student volunteer, Ruth Gale. It concluded that young women are in a vulnerable position in terms of their long-term financial security due to gender inequity in the superannuation system combined with some of the lowest levels of financial literacy. They were reluctant to engage on the question of superannuation and the implications for their paid working life and possible time out for parenthood, let alone have an appreciation of their longer term economic security.

In November 2016, we held a major two-day feminist gathering called Breakthrough for Gender Equality, with over 1000 participants and with an average age of 35 years. With the support of Bank Australia, one of the conference themes was around taking control of one's finances:

A manager in the Victorian public service told us recently that she had bought a ticket to our Breakthrough for Gender Equality event in November 2016, at the Melbourne Town Hall. She ended up not being able to the event, so she gave her ticket to her sister who had just come out of a marriage, with four kids and no economic security. She went to the session Money Power Freedom Finance section and according to our source, it changed her life!

In November 2019, we released yet another economic security initiative, this time our podcast series, Money Power Freedom. Hosted by comedian, Cal Wilson, alongside journalist and filmmaker, Santilla Chingaipe, the podcast was created in partnership with Bank Australia to address the economic inequality so many women, non-binary and gender diverse people face today. All up, the series was made possible by a \$10,000 sponsorship from Bank Australia as well as staff time, which was certainly considerable and involved two staff essentially over many weeks.

With sponsorship in hand, we held podcast content mapping workshops with representatives from WIRE (Women's Information Referral Exchange), African Family Services, WESTjustice, Fitted for Work, Bank Australia, University of Melbourne and other key organisations. We were proud to bring together experts from various sectors to help to shape the content of the podcast.

Throughout the series, Cal and Santi spoke with a range of gender equality advocates such as Van Badham (writer and unionist); Hana Assafiri (restaurateur); Leanne Miller (executive director, Koorie Women Mean Business); Christina Hobbs, Verve Super; Jamila Rizvi (media personality); and Layne Beachley (surfing legend); to find out why women are more likely to have less money and what we can do about it. Episodes cover important topics such as superannuation, financial abuse, entrepreneurship, relationships, unpaid work and savings goals, as well as practical tips listeners could apply to their daily life.

In the first weekend of its release in 2019, *Money Power Freedom* reached over 1,000 subscribers and made the top 25 podcast list on Apple iTunes in the society and culture section. It was featured on Spotify, and made the Apple iTunes *Changing the Narrative: Inspiring Women* list, featuring gender equality podcasts from around the world in celebration of International Women's Day 2020.

As a woman who works in financial services, I thoroughly recommend this podcast. If anything finance-related normally bores you to tears or intimidates you, this podcast is definitely worth a listen. The conversations are engaging, accessible and important. The information was on point and the guests were very well selected. Their diverse experiences with money help to humanise what could easily be a very dry topic. Well done to all involved in putting this together.

As at August 2021, the podcast has been downloaded over 15,000 times and is still attracting approximately 50-100 downloads per week.

Money Power Freedom is a powerful motif. When women break away from patriarchal expectations of economic dependence, they are hungry to learn, to tap into community supports, ideas and seek specialist financial knowledge so that they can assume control over their finances – and greater control over their destiny.

We have only so much time and limited resources, yet we have seen the power of this investment to transform women's lives, for the better. Government can lend a hand here, not by creating its own education and awareness programs, but by investing in the community agencies likely to be trusted by women. Imagine what a properly resourced intensive program over the next five years could achieve!

Footnotes

1. Maddigan, Judith, Out of Their Own Mouths: Women Getting the Vote, the Victorian Experience, *Victorian Historical Journal*, Volume 79, Number 2, November 2008, p.169

2. Crooks, Mary, *Destination Equality*,
https://futureleaders.com.au/book_chapters/Fragility-and-Hope/Mary-Crooks.php p.39.

3. Plan International, *The Dream Gap: Australian Girls' Views on Gender Equality*, October 2017