



# **Women's Electoral Lobby Australia**

## **Federal Election 2016 Program of Action**

**A:** 8-10 Victoria Street, Newtown, NSW, 2042



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Women's Electoral Lobby | 8-10 Victoria Street, Newtown, NSW 2042

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# RECOMMENDATIONS

## *Eliminating Violence Against Women*

- (1) That as a matter of urgency the Commonwealth Government fund the Women and Children's Safety Program matching the commitment of the Victorian Government to eliminate violence against women.
- (2) That the Commonwealth Government commit \$1 billion over 5 years for a long term and securely funded Commonwealth/State national program for 24-hour accessible women's refuges, frontline outreach services and transitional accommodation.

## *An Equitable Taxation System*

- (3) That the progressive and individual elements of the tax system be enhanced and high effective tax rates on partnered mothers be eliminated.
- (4) That the continuing emphasis on personal tax cuts be replaced with a fairer tax system that provides adequate revenue to fund Australia's needs for care infrastructure.
- (5) That the threshold for the marginal tax rate of 37c in the dollar be restored to \$80,000.
- (6) That negative gearing and capital gains tax discounting be limited.
- (7) That tax avoidance and tax evasion be eliminated.
- (8) That efforts be increased to ensure multinational corporations pay taxes on the income they derive in Australia.
- (9) That the Federal Government work towards an equitable funding of the fiscal deficit through both revenue and expenditure measures that do not disproportionately and negatively impact on women.

## *Adequate Retirement Income for Women*

- (10) That the Federal Government identify and commit to removing the aspects of superannuation that operate disproportionately to support wealth accumulation mainly to the benefit of high wealth men rather than providing retirement income.
- (11) That the new Low Income Superannuation Tax Offset be credited to the superannuation account of the person on whose behalf the payment was made.
- (12) That the recommendations of the Senate Economics References Committee (SERC) 2016 be adopted by the Federal Government, in particular:
  - implement policies to address the gender pay gap, which is the fundamental cause of the gender gap in retirement (SERC recommendations 1 to 6);
  - guarantee adequate levels of income and housing support for older Australians who do not have adequate superannuation or housing (SERC recommendations 8 and 18);
  - abandon the proposal to increase the age pension age to 70 (SERC recommendation 17);
  - provide superannuation guarantee payments for people on paid parental leave and carer's payments (SERC recommendation 9);



- remove the superannuation exemption for employees earning less than \$450 per month (SERC recommendation 14); and
  - provide a gender analysis of all proposals in relation to retirement income (SERC recommendation 15).
- (13) That there be further and ongoing increases to superannuation provision by Government to low income earners.
- (14) That Government provide a universal age pension that provides an adequate income, and that Government develop robust budget standards for adequacy of pensions and benefits.

### *Social Security*

- (15) That family payments be indexed to wage movements as well as to CPI and pension benchmarking rates.
- (16) That a 'middle benchmark' be introduced for Family Tax Benefit Part A for children of primary school age and increase rates for older children.
- (17) That Family Tax Benefit Part B *for single parent families* be replaced with a Sole Parent Supplement.
- (18) That Family Tax Benefit Part A and B end of year supplements gradually be removed.<sup>[3]</sup>
- (19) That the base rate of allowances be increased.
- (20) That the rate of Commonwealth Rent Assistance be increased and the indexation base changed to reflect changes in national rents.
- (21) That indexation changes to income support and family payments be tied to wages to keep pace with living standards into the future.
- (22) That the dual system of family payments be replaced with a single payment for children, with higher levels for low income families.

### *Vocation Education and Training*

- (23) That TAFE needs to receive secure and stable funding into the future and must be restored as the national yardstick for quality vocational education and training.
- (24) That any new National Partnership Agreement must recognise the role of the major public provider, that is TAFE, as critical to industry, small business, regions and local communities in providing high level training, workforce development as well as foundation skills for disadvantaged learners in all equity groups entering or re-entering the workforce.
- (25) That the Federal Government addresses concerns about its inequitable and discriminatory approach to industry skills training which has the unintended consequence of excluding women because the training priorities are industry driven and the sex segregation is entrenched in many of the industries accorded priority.



### *Job Security, Flexibility, and Working Time*

- (26) That flexible working rights be made practically available to all workers through effective regulation, education and enforcement including removing the 12 month service requirement for eligibility from the National Employment Standards, providing appeal rights where requests for flexible work are refused, and providing guidance and education about the right to request flexible work.
- (27) That job security be increased by enabling casual workers to move to an ongoing contract after 12 months.
- (28) That current penalty rate premia be maintained in all modern awards.
- (29) That firm working time minima be set in the National Employment Standards, including a minimum engagement of 4 hours for casual and part-time workers.
- (30) That a separate allocation of carers leave be provided to all employees.
- (31) That paid domestic violence leave and dedicated paid palliative care leave be made available.
- (32) That maximum weekly hours of work be restricted to 38 hours except by mutual agreement and written agreement be required to a regular pattern of hours and with adequate notice of changes to hours for part-timers.
- (33) That the Australian Bureau of Statistics Time Use Survey be reinstated.

### *Gender Pay Equity*

- (34) That the Pay Equity Unit in Fair Work Australia should be resourced to provide effective assistance to Government, employees, employers and unions in undertaking research, mounting cases, and facilitating engagement.
- (35) That a comprehensive review should be carried out on progress in implementing Fair Work Australia's 2012 equal remuneration decision for social and community services workers, and a public report provided on the review.
- (36) That the requirement to report on the equal remuneration gender equality indicator should be extended to the whole of the Workplace Gender Equality Agency (WGEA) coverage.
- (37) That the Fair Work Act be amended to provide a stronger focus and clearer guidance on equal remuneration by:
  - including an equal remuneration objective consistent with Australia's commitments under international conventions;
  - providing for hearing equal remuneration applications based on establishing gender-related undervaluation, and for remedies to the gender-related undervaluation;
  - requiring that the four-yearly reviews of modern awards include review of how award provisions (including definitions of ordinary hours, penalty rates, and classification structures, among others) affect equal remuneration, in each award and at a systemic level, looking across male dominated and female dominated awards and industries; and
  - requiring that the approval process for certified agreements include consideration of the implications of the agreement for equal remuneration.
- (38) That the Federal Government adopt and implement a commitment to investigate, address and report on equal remuneration within and across public sector agencies. Strategies should



include adoption by agencies of the Australian Standard on Gender-inclusive Job Evaluation and Grading (5376-2012).

- (39) That non-government organisations that receive public funding be required to investigate and report to Government on equal remuneration.

### *Affordable Housing*

- (40) That the Federal Government develop a coherent national housing strategy focused on significant growth in public and community housing and other affordable options with specific provisions for women – including Aboriginal women, who are disproportionately affected by the crisis in housing affordability.
- (41) That housing options for groups most vulnerable to housing stress and homelessness, for example older single women renters, be specified in the new Commonwealth State agreements.
- (42) That the Rental Affordability Scheme which had significant potential to deliver increases in rental housing stock at below market rents be reinstated.
- (43) That the Commonwealth Rent Assistance be increased by 30% in the 2017/18 Budget and an expert independent mechanism to regularly review its adequacy be instituted.

### *Child Care*

- (44) That the Federal Government provide universal provision of 15 hours (2 days) of preschool (early childhood education and care) for all children in the year before they enter school.

### *Strengthening Women's Representation at Decision-Making Levels*

- (45) That Australian Government Boards have 50% women within three years
- (46) That a minimum gender equality target be set in the Senior Executive Service in the Australian Public Service, publicly announced and reported on annually.
- (47) That a minimum of 50% representation of each sex on all publicly listed Boards in Australia should be promoted as a goal to be achieved over five years. If this is not achieved, the Australian Government should legislate to require publicly listed companies and other large employers to achieve a mandatory minimum of 40% of each sex within a specified timeframe, failing which penalties will be imposed.
- (48) That national political parties alternate male and female candidates below the line on the Senate ballot paper to achieve a goal of 50% representation of women in federal parliament.



## INTRODUCTION

At the 2016 election, the Women's Electoral Lobby of Australia (WEL) is recommending a wide range of measures to reduce the disadvantages women experience in Australia today.

There is a widening "fairness gap" between women's rights to equal opportunities and equal treatment (as set out in Australian legislation and international conventions Australia has signed) and women's daily and lifetime experiences. Girls increasingly are encouraged to believe they will experience equality and are all too often disappointed. Economic and social policies and systems that advantage men and disadvantage women are widespread, and there is a declining focus on understanding how women and men are affected by existing and planned arrangements. Time and again, the inequalities are ignored or brushed aside.

Australia is a wealthy country, heading in the wrong direction towards increasing inequality and failing to meet the needs of its worst off people for a decent standard of living.

WEL's Program of Action covers ten key areas and makes 48 recommendations. It includes significant and worthwhile steps forward, achievable by a federal government committed to creating a society where women's participation and their ability to fulfil their potential are unrestricted, and where women and men share equally in society's responsibilities and rewards.

In 20 of 21 most marginal seats, there are more women voters than men, according to the Australian Electoral Commission's Elector Counts (Dec. 2015). Women rate issues like health, education and paid parental leave more highly, while men rate "the economy" more highly, according to ReachTEL and Essential polls (February 2016).

Women's votes count in the election, and WEL's Program shows how to take action to reduce gender based disadvantage to women.

Melanie Fernandez  
Chair  
Women's Electoral Lobby Australia

Helen L'Orange  
Deputy Chair  
Women's Electoral Lobby Australia

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# 1. ELIMINATING VIOLENCE AGAINST WOMEN

## Recommendations

(1) That as a matter of urgency the Commonwealth Government fund the Women and Children's Safety Program matching the commitment of the Victorian Government to eliminate violence against women.

(2) That the Commonwealth Government commit \$1 billion over 5 years for a long term and securely funded Commonwealth/State national program for 24-hour accessible women's refuges, frontline outreach services and transitional accommodation.

## Why

According to Destroy the Joint, thirty-three women had been killed by violence in Australia in 2016 by 20 May 2016. Countless other women have been maimed for life and their children traumatised as evidenced most recently in [these](#) Stories of Survival published by Save our Services in May 2016. The cost of violence against women and their children to the Australian economy in 2009 was \$13.6 billion. According to Our Watch, the cost is calculated to rise to \$15.6 billion by 2021-22 without the right preventive action. Australia's domestic violence homicide rate and police response rates to domestic violence incidences are at an all-time high.

There are a range of funded programs at a state and federal level designed to meet the needs of women and children who are experiencing or needing to escape domestic and family violence. Since the abolition (2012) of the Supported Assistance Accommodation Act (SAAP), some states have moved away from the funding and provision of specialist domestic and family violence services such as women's refuges to a generalist homeless approach in service modelling.

For forty years the Commonwealth Government has continuously co-funded (with the states) women's refuges and other front line domestic violence services. ***This funding is coming to an end on 30 June 2017.***

Prevention measures are essential to reduce domestic violence in the long-term but adequate crisis services need to be funded. More crisis services are needed for the nearly 85,000 adults and children seeking help from specialist homelessness service agencies for domestic and family violence (AIHW, 2014, p. 39).

Victorian Premier Daniel Andrews has shown the way by announcing a half billion dollar program within days of the tabling of the Report of the Victorian Royal Commission into Family Violence. The Victorian two-year funding package includes a major boost for crisis housing, support services, specialist interventions for vulnerable children and Aboriginal Victorians, and programs to promote respect for women in the community and in schools. \$152 million extra for housing services would fund the construction of 180 new units of crisis accommodation, 130 new social housing properties for victims, and upgrades to existing refuges.



It is untenable that women in other states will be unable to access refuge and protection at the same level as women and their children in Victoria.

### **A new national program is needed**

WEL has been campaigning for eighteen months for long term and securely funded Commonwealth/State national program funding for 24-hour accessible women's refuges, frontline outreach services and transitional accommodation (Women and Children's Safety Program (WCSP) 2015). In this campaigning we have been joined by over 30 women's and community organisations representing thousands of supporters, and ten thousand individual women and men.

Most recently WEL has run a national [My 2 Cents Worth campaign](#) advocating for a nationally consistent and adequately funded Women and Children's Safety Program.

WCSP would be separate from the current homelessness programs, which do not serve the specific needs of women and children escaping violence. Escaping domestic violence is vastly different in character from general homelessness and requires specialised programs. It is a crisis situation, which with the specialist help provided by refuges may eventually see women and their children returning to their home and community. The program has the capacity to support a much needed highly integrated systems approach. All relevant agencies, including child protection, police, legal services, family law, and health, need to be involved for an integrated cross-sector system to work.

## 2. AN EQUITABLE TAXATION SYSTEM

### **Recommendations**

- (3) That the progressive and individual elements of the tax system be enhanced and high effective tax rates on partnered mothers be eliminated.
- (4) That the continuing emphasis on personal tax cuts be replaced with a fairer tax system that provides adequate revenue to fund Australia's needs for care infrastructure.
- (5) That the threshold for the marginal tax rate of 37c in the dollar be restored to \$80,000.
- (6) That negative gearing and capital gains tax discounting be limited.
- (7) That tax avoidance and tax evasion be eliminated.
- (8) That efforts be increased to ensure multinational corporations pay taxes on the income they derive in Australia.
- (9) That the Federal Government work towards an equitable funding of the fiscal deficit through both revenue and expenditure measures that do not disproportionately and negatively impact on women.

### **Why**

Over the last ten to fifteen years the Australian taxation system has become favourably skewed towards high-income earners at the expense of middle-income earners, particularly women who are second income earners. Inequality has significantly increased. Family allowances were run down. Raising the third tax threshold to \$87,000 will benefit only 20% of women taxpayers, but two-thirds of men, while incurring a fiscal cost of \$4 billion. The lapsing of the budget repair levy benefits many more men than women as women make up only 25% of those in the top tax bracket. Negative gearing

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provides much greater benefits to men than to women as men are more concentrated in higher earning professions.

The overall progress of the rate scale has declined significantly. At the same time the marginal tax rates have risen for partnered mothers as second earners, with many now facing rates that are well above the top rate on personal income. A working woman earning sixty thousand dollars a year loses 46% of her income. As a consequence, current and retirement savings of the second income earner (the primary source of household savings) are lost and women may also find they cannot afford to work.<sup>[1]</sup>

Meanwhile foregone income from tax avoidance and tax evasion is heavily impacting on the Government's ability to build an adequate tax base to essential public services like schools and hospitals.

### 3. ADEQUATE RETIREMENT INCOME FOR WOMEN

#### **Recommendations**

- (10) That Government identify and commit to removing the aspects of superannuation that operate disproportionately to support wealth accumulation mainly to the benefit of high wealth men rather than providing retirement income.
- (11) That the new Low Income Superannuation Tax Offset be credited to the superannuation account of the person on whose behalf the payment was made.
- (12) That the recommendations of the Senate Economics References Committee (2016) be adopted by Government, in particular:
  - implement policies to address the gender pay gap, which is the fundamental cause of the gender gap in retirement;
  - guarantee adequate levels of income and housing support for older Australians who do not have adequate superannuation or housing;
  - abandon the proposal to increase the age pension age to 70;
  - provide superannuation guarantee payments for people on paid parental leave and carer's payments;
  - remove the superannuation exemption for employees earning less than \$450 per month; and
  - provide a gender analysis of all proposals in relation to retirement income.
- (13) That there be further and ongoing increases to superannuation provision by Government to low income earners.
- (14) That the Federal Government provide a universal age pension that provides an adequate income, and that Government develop robust budget standards for adequacy of pensions and benefits.



## Why

Economic security for women in retirement requires policies that ensure adequate incomes not only in retirement but across the entire life cycle. Patricia Apps notes that given both the gender gap in both pay and labour supply, women as a group cannot gain from tax advantaged superannuation.<sup>[2]</sup>

While women's employment participation rates have risen significantly, most women are working part time or have blocks of time out of the workforce. Inconsistent workforce participation combined with the gender pay gap means women are highly likely to have low super savings which on retirement is inadequate income for covering basic living expenses. The increasing number of lone women households puts more women at risk of financial insecurity in their retirement years. The level of pensions does not meet the OECD benchmark for poverty (50% of median income).

## 4. SOCIAL SECURITY

### Recommendations

- (15) That family payments be indexed to wage movements as well as to CPI and pension benchmarking rates.
- (16) That a 'middle benchmark' be introduced for Family Tax Benefit Part A for children of primary school age and increase rates for older children.
- (17) That Family Tax Benefit Part B *for single parent families* be replaced with a Sole Parent Supplement.
- (18) That Family Tax Benefit Part A and B end of year supplements gradually be removed.<sup>[3]</sup>
- (19) That the base rate of allowances be increased.
- (20) That the rate of Commonwealth Rent Assistance be increased and the indexation base changed to reflect changes in national rents.
- (21) That indexation changes to income support and family payments be tied to wages to keep pace with living standards into the future.
- (22) That the dual system of family payments be replaced with a single payment for children, with higher levels for low income families.

## Why

In a wealthy country like Australia it is reasonable to expect that all families should have an adequate standard of living. The Government's role is to ensure a system of payments that protect the most vulnerable families. Nearly 60% of social services recipients are women, and 40% of people on social security payments, including 55% of Newstart and 47% of Parenting Payment recipients live below the poverty line (ACOSS 2014 p.8). The extremely low payment rate of Newstart creates housing stress and the risk of homelessness.

Cuts to family tax benefits impacts most heavily on sole parent families. The 2014 *Our Poverty in Australia* report by ACOSS found about 17.7% of all children, and one in three sole parent families, were living in poverty. Transferring sole parents to Newstart and tightening work activity testing has significantly further disadvantaged already disadvantaged sole parents.



## 5. VOCATIONAL EDUCATION AND TRAINING

### Recommendations

- (23) That TAFE needs to receive secure and stable funding into the future and must be restored as the national yardstick for quality vocational education and training.
- (24) That any new National Partnership Agreement must recognise the role of the major public provider, that is TAFE, as critical to industry, small business, regions and local communities in providing high level training, workforce development as well as foundation skills for disadvantaged learners in all equity groups entering or re-entering the workforce.
- (25) That the Federal Government addresses concerns about its inequitable and discriminatory approach to industry skills training which has the unintended consequence of excluding women because the training priorities are industry driven and the sex segregation is entrenched in many of the industries accorded priority.

### Why

TAFE training offers a vital pathway into work for women re-entering the workforce following parenting, for migrant women and women from low socioeconomic backgrounds. Of the 3.9 million vocational education and training (VET) students enrolled across Australia in 2014, 47% were female.

Before the introduction of the National Partnership Agreement on Skills Reform in 2012, TAFE institutes offered a comprehensive suite of courses, particularly special programs and outreach courses, which targeted and catered for women learners, providing a critical stepping stone into the workforce. These institutes are now struggling to compete against private training providers who have no commitment to gender equitable outcomes. The sector is awash with Registered Training Organisations, some 4600 of them in Australia, of whom some 2577 are private RTOs (NCVER, 2016, p.19).

The marketisation of the VET sector (2012 reforms) has had considerable impact on women and girls, as a result of cuts to funding of programs and educational support in TAFE, increased costs of VET programs and women being targeted by unscrupulous VET providers and signed up to costly VET FEE-HELP loans.

Since the 2012 reforms the numbers of students using the VET FEE-HELP Scheme increased from 54,216 students in 2012 to 271,985 students in 2015. This represented an annual average growth of 134%. According to the Australian Education Union, two-thirds of VET FEE-HELP borrowers are women (Thompson, 2016). Many of these women will go into low paid and increasingly insecure feminised industries, and as a result of broken careers and caring responsibilities, may well carry this debt throughout their lives.

The reforms have hollowed out a once strong and highly reputable TAFE system, have led to a blowout in costs, without any tangible evidence that the nation's people were benefitting with new skills and competencies for the transforming economy.



## 6. JOB SECURITY, FLEXIBILITY, AND WORKING TIME

### Recommendations

- (26) That flexible working rights be made practically available to all workers through effective regulation, education and enforcement including removing the 12 month service requirement for eligibility from the National Employment Standards, providing appeal rights where requests for flexible work are refused, and providing guidance and education about the right to request flexible work.
- (27) That job security be increased by enabling casual workers to move to an ongoing contract after 12 months.
- (28) That current penalty rate premia be maintained in all modern awards.
- (29) That firm working time minima be set in the National Employment Standards, including a minimum engagement of 4 hours for casual and part-time workers.
- (30) That a separate allocation of carers leave be provided to all employees.
- (31) That paid domestic violence leave and dedicated paid palliative care leave be made available.
- (32) That maximum weekly hours of work be restricted to 38 hours except by mutual agreement and written agreement be required to a regular pattern of hours and with adequate notice of changes to hours for part-timers.
- (33) That the Australian Bureau of Statistics Time Use Survey be reinstated.

### Why

Carers provide a sizeable service that would otherwise fall to the Government. There are 2.7 million people providing care to older people, people with a disability, and people with a health problem. 56% are women, and 20% are 55-64. (ABS 4430 2012). The Australian Bureau of Statistics Time Use Survey has in the past provided very useful measurements of time spent providing care but the Survey has not been conducted since 2006.

Providing care has a significant impact on carers' workforce participation, particularly for women who are more likely to assume the primary care role. Many women work part time (46% women employees) or casually (53% of part time employees are casual), to accommodate their caring role (ABS 6333 2014). Women carers lose career progression, job security, remuneration, and adequate retirement incomes. Employee-driven flexibility, leave entitlements that recognise caring responsibilities, employment security and clear minimum and maximum working hours are all essential for enabling women and men to share paid and unpaid work more fairly.



## 7. GENDER PAY EQUITY

### Recommendations

- (34) That the Pay Equity Unit in Fair Work Australia should be resourced to provide effective assistance to Government, employees, employers and unions in undertaking research, mounting cases, and facilitating engagement.
- (35) That a comprehensive review should be carried out on progress in implementing Fair Work Australia's 2012 equal remuneration decision for social and community services workers, and a public report provided on the review.
- (36) That the requirement to report on the equal remuneration gender equality indicator should be extended to the whole of the Workplace Gender Equality Agency (WGEA) coverage.
- (37) That the Fair Work Act be amended to provide a stronger focus and clearer guidance on equal remuneration by:
  - including an equal remuneration objective consistent with Australia's commitments under international conventions;
  - providing for hearing equal remuneration applications based on establishing gender-related undervaluation, and for remedies to the gender-related undervaluation;
  - requiring that the four-yearly reviews of modern awards include review of how award provisions (including definitions of ordinary hours, penalty rates, and classification structures, among others) affect equal remuneration, in each award and at a systemic level, looking across male dominated and female dominated awards and industries; and
  - requiring that the approval process for certified agreements include consideration of the implications of the agreement for equal remuneration.
- (38) That the Federal Government adopt and implement a commitment to investigate, address and report on equal remuneration within and across public sector agencies. Strategies should include adoption by agencies of the Australian Standard on Gender-inclusive Job Evaluation and Grading (5376-2012).
- (39) That non-government organisations that receive public funding be required to investigate and report to Government on equal remuneration.

### Why

In Australia, men continue to out earn women, 44 years after the historic 1972 equal pay decision. This gender pay gap has fluctuated over the past 20 years, but since a low of 14.9% in 2004 it has grown to 17.9% in May 2015. The gap is wider for total full time earnings (20.9%) and wider again for total earnings of full and part time workers (35.37%). Men earn more than 150% of women's earnings (ABS Cat.6302).

The gender wage gap has widened despite significant improvements in women's levels of education, job types and job levels, and workforce participation. Women simply do not benefit as much from their experience or qualifications as men.

Changes in the industrial system, including deregulation and decentralised bargaining, have contributed to greater gender inequality and made seeking redress more difficult. Gender pay equity is much higher

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in award-related remuneration than in remuneration under certified agreements or over-award payments. Non-award related pay systems are often lacking in transparency and frequently involve high levels of management discretion, which often involves gendered decision-making.

Social and community workers won substantial pay increases in 2012 (albeit phased in over an unusually long 8 years), on the basis of gender-related undervaluation. The Fair Work Commission's decision in the early childhood education and children's services case in 2015 (FWCFB 8200) narrowed the scope for equal remuneration applications and reintroduced the requirement for feminised work to be compared directly to male work. Equal remuneration claims could not be based on establishing gender-related undervaluation. The requirement for direct comparators is very difficult to meet, because the characteristics of female dominated jobs are different from male dominated jobs and differences in remuneration tend to be attributed to differences in job characteristics, although those differences may not actually legitimately reflect differences in value. The mechanisms for claiming equal pay for men and women workers for work that is not similar but is of equal value – a right thought to have been won in 1972 - have been significantly weakened.

Equal remuneration in many areas depends fundamentally on Government action regarding Government employees and Government funded services. The pay gap in the public sector is 12.2% (the gap in the private sector is 21.3%), and Government needs to actively investigate and address the gender pay gap for its own employees. There are no current requirements to do so.

## 8. AFFORDABLE HOUSING

### Recommendations

- (40) That the Federal Government develop a coherent national housing strategy focused on significant growth in public and community housing and other affordable options with specific provisions for women – including Aboriginal women, who are disproportionately affected by the crisis in housing affordability.
- (41) That housing options for groups most vulnerable to housing stress and homelessness, for example older single women renters, be specified in the new Commonwealth State agreements.
- (42) That the Rental Affordability Scheme which had significant potential to deliver increases in rental housing stock at below market rents be reinstated.
- (43) That the Commonwealth Rent Assistance be increased by 30% in the 2017/18 Budget and an expert independent mechanism to regularly review its adequacy be instituted.

### Why

Women are affected differently by the housing affordability crisis across all life stages and in often unforeseen or uncontrollable life events such as family violence, divorce, single parenthood and dependency resulting from age and disability.

Women's lifetime earnings are significantly lower than men's, they are more likely to be employed in low paid and part time jobs and are more time poor because of caring duties. Research shows that large numbers of single older women will soon reach retirement without economic and housing security.



In the last decade the number of older women renting privately has risen by at least 50%. There is evidence of hidden homelessness amongst older women who are forced to stay temporarily with friends or family, often in overcrowded accommodation, due to lacking alternatives.

*A Husband is not a Retirement Plan*, the recent Report from the Senate Inquiry into the Adequacy of Women's Retirement Incomes, states that single women are more likely than any other group to be renting or still paying a mortgage after retirement. The report also said women are disproportionately more likely to experience housing stress and because they are more likely to depend on the aged pension – and are more exposed to poverty as they age.

Commonwealth Rent Assistance (CRA) is a flat national rate that does not reflect rental market variations across capital cities nor the rapid increase in rental costs. An urgent one-off increase is required followed by establishment of a system of regular review taking into account rents and housing availability in housing markets nationwide.

CRA is paid to alleviate rental stress, but the percentages of women receiving CRA and still experiencing rental stress are significant. 46 percent of single women with no children receiving CRA experienced rental affordability stress in 2012; 45 percent of sole parents with children living in Sydney receiving CRA experienced rental affordability stress in 2012. More women than men meet the eligibility criteria for Commonwealth Rental Assistance, and women make up 91 percent of sole parents on CRA.

Single women are the group most affected by housing stress. Out of the total population 45 years and over paying rents and mortgages, single women made up 60 percent of people experiencing rental stress and 56 percent of those experiencing mortgage stress.

Twenty-four percent of CRA recipients are aged over 60 years of age: that indicates over a quarter of a million of older Australians living in rental housing and dependent on some amount of assistance to help them with their basic housing cost.



## 9. CHILD CARE

### Recommendation

(44) That the Federal Government provide universal provision of 15 hours (2 days) of preschool (early childhood education and care) for all children in the year before they enter school.

### Why

The childcare package proposed by the Coalition Government is based on a work activity test for parents to access subsidies. The activity test will penalise parents not in the workforce or who work occasionally. It is the children in these families who have the most to gain from quality childcare.<sup>1</sup>

A set of 'safety net' measures is intended to assist children living in low-income families, but families living in disadvantaged circumstances often experience such measures as further barriers to participation in early childhood education and care.<sup>2</sup>

## 10. STRENGTHENING WOMEN'S REPRESENTATION AT DECISION-MAKING LEVELS

### Recommendations

- (45) That Australian Government Boards have 50% women within three years
- (46) That a minimum gender equality target be set in the Senior Executive Service in the Australian Public Service, publicly announced and reported on annually.
- (47) That a minimum of 50% representation of each sex on all publicly listed Boards in Australia should be promoted as a goal to be achieved over five years. If this is not achieved, the Australian Government should legislate to require publicly listed companies and other large employers to achieve a mandatory minimum of 40% of each sex within a specified timeframe, failing which penalties will be imposed.
- (48) That national political parties alternate male and female candidates below the line on the Senate ballot paper to achieve a goal of 50% representation of women in federal parliament.

### Why

First and foremost, in virtually all sectors of the paid workforce, women are underrepresented in leadership positions. For example in 2014-15, women comprised 58.4% of all Commonwealth Public Service employees (State of the Service Report 2014-15) but according to the Gender Balance on Australian Government Boards 2014-15 report, 39.1% of all board positions relating to federal government portfolios are filled by women, down from 39.7% in 2013-14 and 41.7% in 2012-13. Far from the announced 50% target announced in 2016.

<sup>1</sup> Moore, T. (2014) 'Understanding the nature and significance of early childhood: New evidence and its implications, Presentation at Centre for Community Child Health', seminar *Investing Early Childhood – the future of early childhood education and care in Australia*. The Royal Children's Hospital, Melbourne, 25 July 2014.

<sup>2</sup> Skattebol, J., Blaxland, M., Brennan, D., Adamson, E., Purcal, C., Hill, T., Jenkins, B. & Williams, F. (2014) *Families at the Centre: What do low income families say about care and education for their young children?* SPRC Report Series 28/14. Sydney: Social Policy Research Centre, UNSW Australia.



The statistics in corporate Australia are even more concerning. The Australian Institute of Company Directors reports that latest percentage of women on ASX 200 boards is 23.3% (31 March 2016). The percentage of women on boards of ASX 200 companies and the proportion of women comprising new appointments increased significantly from a low base of 8.3% in 2009. A total of 20 boards in the ASX 200 still do not have any women.

The disparity between men and women in leadership roles perpetuates existing stereotypes about the role of women, both at work and in wider society, and exacerbates disadvantages for women.

The Australian Parliamentary Library *Composition of the 44th Parliament* report shows that the most recent federal election in 2013, the number of women in the House of Representatives has risen from 37 (25%) to 39 (26%). When the new senators take up their places on 1 July 2014, the number of women in the Senate will decline from 30 (39%) to 29 (38%). Overall the number of women in Parliament will rise from 67 to 68 (30%).

Australian women are active participants in all areas of public life and our political decision making bodies should reflect this by having 50% women as members of parliament. One practical strategy is supporting and nominating an equal number of male and female candidates at elections and alternating Senate candidates by sex below the line on the Senate ballot paper.

## CONTACT INFORMATION

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## SOURCES

<sup>[1]</sup> From Patricia Apps (Professor of Public Economics, Faculty of Law, University of Sydney) submission to the Senate Economics References Committee *Inquiry into Economic Security for Women in Retirement* hearing, 12/2/2016

<sup>[2]</sup> From Patricia Apps (Professor of Public Economics, Faculty of Law, University of Sydney) submission to the Senate Economics References Committee *Inquiry into Economic Security for Women in Retirement* hearing, 12/2/2016

<sup>[3]</sup> WEL endorses the recommendations regarding family payments reforms on page 44 of the ACOSS Budget priorities statement 2016-18.

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