



Submission by Good Shepherd
Australia New Zealand
Domestic Violence and Gender
Inequality

Submission to the Finance and Public Administration References Committee - Domestic Violence and Gender Inequality.

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About our organisation

Good Shepherd Australia New Zealand

This submission has been prepared by Good Shepherd Australia New Zealand, a community services organisation that aims to disrupt the intergenerational cycle of disadvantage with a focus on women and girls. We achieve this through services that address social and economic exclusion. A central part of our mission is to challenge the systems that entrench poverty, disadvantage and gender inequality. We do this through research, advocacy and social policy development.

Our specific expertise is in:

- **Safety and resilience** – supporting women to be resilient provides a buffer between an individual and adversity, allowing them to achieve improved outcomes in spite of difficulties.
- **Financial security** – supporting women to ensure they have access to sufficient economic resources to meet their material needs so that they can live with dignity.
- **Educational pathways** – assisting women and girls to overcome the obstacles in their life that hinder them from achieving their educational/vocational capacity.
- **Outcomes and evaluations** – developing evidence-based program designs across all Good Shepherd Australia New Zealand programs and services.
- **Research, Social Policy and Advocacy** – needs research into emerging issues, identifying effective change interventions for program design, policy analysis and advocacy.

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Introduction

Good Shepherd Australia New Zealand (Good Shepherd) welcomes the opportunity to contribute to the Finance and Public Administration References Committee's inquiry into domestic violence and gender inequality. Good Shepherd believes that the achievement of gender equality is critical to the achievement of a human rights culture. The work of Good Shepherd is aimed at this vision, particularly for women and girls.

We acknowledge that gender equality is more than merely increasing the proportion of women in leadership positions, reducing the gender pay gap, or levelling out the nature of care between men and women. Fundamentally, to achieve gender equality is to realise and live in a society where every individual is respected, recognised, celebrated, rewarded and afforded the same opportunities as the next person.

Gender inequality is a key driver of poor outcomes for women. In order to achieve gender equality, the multi-dimensional process of empowering women to achieve basic capabilities, legal rights and participation in key social, economic, political and cultural domains is critical. Unless we address the structural gender inequality across these domains and challenge the social constructs of femininity and masculinity within them, women and girls will remain undervalued and prohibited from achieving and attaining full, active and participatory lives.

At the core of this submission is a belief that a gender transformative approach, and the application of a gendered lens must be the central tenets in responding to women's inequality throughout Australia, through legislative and policy reform.

Our submission is sectioned into four parts, each identifying the specific terms of reference our response relates to.

In part one we explore structural inequality and the macro level impacts this has on women and girls. We highlight the benefits of and needs for a gender transformative approach and the application of a gendered lens, and call for gender-responsive budgeting in correcting a system and society that values men and boys over women and girls.

Part two of our submission focuses on the gendered nature of disadvantage that girls and women face, and how this reverberates throughout their life course.

We then highlight the economic cost for individuals and the community, including government, in a society where gender inequality is rife, specifically in relation to violence against women.

Finally, we discuss how the culturally defined norms and constructs of gender have a detrimental impact on young Australians. We emphasise how the fabric of society is woven by harmful gender stereotypes, which often leads to bullying within schools. We highlight two innovative educative programs that seek to instil the values of respect and equality in young Australians as a primary prevention effort. We also identify the power of language, and how language often has unintended consequences in perpetuating rigid gender stereotypes, thus perpetuating the devaluing of Australian girls and women.

Gender inequality is not a woman's problem. Achieving gender equality is not a woman's responsibility. Gender inequality is a human rights issue and both men and women need to be empowered to take up that

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responsibility. The Federal Government's leadership in actively pursuing and working towards gender equality in Australia is critical.

Recommendations

● Recommendation 1

The Federal Government through the Department of Prime Minister and Cabinet, develops and adopts a whole-of-government gender transformative approach that examines and addresses structural inequalities which reinforce gender inequality.

● Recommendation 2

The Federal Government through the Department of Prime Minister and Cabinet, appoints a dedicated Federal Minister for the Prevention of Domestic and Family Violence to ensure a whole-of-government approach to the achievement of gender equality, similar to Victoria, Queensland, and New South Wales.

● Recommendation 3

The Federal Government through the Department of Prime Minister and Cabinet and with the Workplace Gender Equality Agency, develop and introduce gender impact audits to identify and address gender inequities for all new and existing legislation and regulations, government policies, programs and services, government grants and procurement.

● Recommendation 4

The Federal Government through the Treasury Department and the Department of Finance re-introduces Women's Budget Statements as one element of official Budget Papers, as a way to understand the implications of government policies on the lives of women and girls, to be incorporated in the 2017 Federal Budget.

● Recommendation 5

The Federal Government establishes an inquiry into alternative mechanisms that recognise and remunerates the unpaid caring and domestic work that women predominately undertake.

● Recommendation 6

The Federal Government through the Minister for Employment and Minister for Industrial Relations, encourages all employers to provide men equal access to workplace flexibility to even out the caring responsibilities between parents.

● Recommendation 7

The Federal Government through the Department of Employment, Minister for Small Business, and State Governments provides incentives and support for businesses to put mechanisms in place to remedy the gender pay gap.

● Recommendation 8

The Federal Government incentivises all employers to pay the superannuation guarantee irrespective of the \$450.00 monthly earnings threshold.

● Recommendation 9

The Federal Government pays female public servants additional superannuation, and through COAG, encourages State and Territory Governments to follow suit.

● Recommendation 10

The Federal Government adopts a broader and gendered definition of economic security, based on the information received through this inquiry.

● Recommendation 11

The Federal Government through the Attorney-General's Department review all family law processes and alternative mechanisms put in place to enable women who have experienced family violence to recover their financial resources on leaving family violence, including superannuation.

● Recommendation 12

The Federal Government through the Department of Social Services reviews the Social Support System, particularly in relation to the Disability Support Pension, Parenting Payment Single and the Aged Pension to better support people who have not been able to accumulate superannuation, and to ensure women caring for children are less financially disadvantaged.

● Recommendation 13

The Federal, State and Territory Governments through COAG develop:

- Australian income support policies that enable women who experience family violence to maintain an adequate level of financial security
- Child support policies and procedures that recognise avoidance of child support can be a form of economic abuse, and appropriate recourse for recovery of funds
- Employment policies and programs that provide greater opportunities and support for women who experience family violence to participate in the workforce, including family violence related leave entitlements.
- Domestic violence leave as a National Employment Standards entitlement to all Australian employees.

● Recommendation 14

The Federal Government, through cabinet processes and in consultation with gender specialists, ensures that it adopts appropriate language when framing major Government policies, so as not to perpetuate gendered stereotypes.

● Recommendation 15

The Federal Government fully funds the Australian Bureau of Statistics to include sexuality indicators in all nation-wide data sets so that there is a more detailed and comprehensive picture of the needs and/or issues specific to LGBTI individuals, couples, families and communities.

● Recommendation 16

The Federal Government ensures that all statistics collected regarding Australian population or sub-populations are gender disaggregated.

● Recommendation 17

The Federal Government through the Department of Education and Training commits long-term funding for the implementation of evidence-based primary prevention initiatives, such as Respectful Relationship

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Education Programs and Safe Schools Programs in all schools to advance and promote gender equality, universal respect, and healthy relationships.

Part one: Addressing structural gender inequality

- *Domestic violence and gender inequality, with particular reference to:*
 - a) *The role of gender inequality in all spheres of life in contributing to the prevalence of domestic violence;*
 - b) *The role of government initiatives at every level in addressing the underlying causes of domestic violence, including the commitments under, or related to, the National Plan to Reduce Violence against Women and their Children*

Gender inequality is a lived reality for women and girls in Australia, and across the globe. Gender inequality has profound consequences for women in all areas of their lives. The barriers that reinforce and continue to enable the inequality between men and women have been instituted over time and our current systems and practices across every aspect of society are set up this way. To address gender inequality we advocate for a gender transformative approach, particularly when addressing the structural barriers that women and young girls are confronted with on a daily basis.

Gender transformative approach to achieve gender equality

A gender transformative approach entails a process of updating key concepts and/or structures upon a foundation of acknowledgement and recognition that women in general are less privileged than men; women hold less power than men; women earn less in the paid workforce than men; women's work outside of the paid workforce is under-recognised; women hold less social, political and economic status than men.

To be effective, this gender transformative approach must be accompanied by gender-sensitive budgeting – the process of translating legal, policy and program commitments towards gender equality into budgetary commitments to address gender inequalities systematically in legislation and organisational policies, programs and budgets at all stages of a reform process.¹

It is not assumed that the application of these processes will be short-term, streamlined or necessarily easy – these approaches are fundamentally different ways of working – thus the Federal Government is in a critical position to show leadership both nationally and internationally, and demonstrate how this is done, and what it has the potential to achieve.

● Recommendation 1

The Federal Government through the Department of Prime Minister and Cabinet, develops and adopts a whole-of-government gender transformative approach that examines and addresses structural inequalities which reinforce gender inequality.

● Recommendation 2

The Federal Government through the Department of Prime Minister and Cabinet, appoints a dedicated Federal Minister for the Prevention of Domestic and Family Violence to ensure a whole-of-government approach to the achievement of gender equality, similar to Victoria, Queensland, and New South Wales.

¹ Good Shepherd Youth and Family (2011). *Human Rights Charter Review submission*. Collingwood: Good Shepherd Youth and Family.

Structural discrimination against women

Structural inequalities can be seen at many levels within society. Compared internationally, Australia ranks 24th in the world in terms of the Gender Gap Index (GGI), which measures the gap in outcomes between men and women in the following categories:

- Economic participation and opportunity;
- Educational attainment;
- Health and survival (including violence);
- Political empowerment.

Structural inequality is defined as:

"a condition that arises out of attributing an unequal status to a category of people in relation to one or more other categories of people, a relationship that is perpetuated and reinforced by a confluence of unequal relations in roles, functions, decision rights, and opportunities".²

The GGI Report shows that although Australian women are typically healthier and better educated than men, they are less likely to:

- Participate in the labour force;
- Work at full-time capacity;
- Be represented in senior management or company leadership positions; and
- Be representing the Commonwealth or the States politically.³

Although women are better educated than men, and are typically healthier than men according to the GGI, there are many other reports, studies, and statistics that tell us that Australian women and girls continue to be disadvantaged. The results from the GGI Report highlights significant structural issues that confront Australian women – Australian systems and structures do not support the elevation of women across many societal domains.

Applying a gendered lens to public policy

"Because of economic and social differences between men and women, policy consequences, intended and unintended, often vary along gender lines. It is only through a gender analysis of policy that these differences become apparent, and solutions devised".⁴

In order to advance gender equality and women's human rights, gender must be a central consideration to all major Federal Government policy frameworks. To be 'gender blind' is to perpetuate and reinforce the existing structures that continue to devalue and disadvantage women and girls. Thus in applying a gendered lens, we must be aware of gender, how gender can and is being used to discriminate and disadvantage individuals, and how policies, frameworks and structures can be transformed to empower oppressed individuals and groups. This is depicted in Figure 1.

² Esdc.gc.ca, 2015. Labour Market Agreements for Persons with Disabilities, ESDC. [online] Available at http://www.esdc.gc.ca/eng/jobs/training_agreements/lma_disabilities/index.shtml cited in Price Waterhouse Coopers Australia (PwC), 2015, *A high price to pay: the economic case for preventing violence against women*, Melbourne: Price Waterhouse Coopers, Our Watch, VicHealth, p. 26.

³ World Economic Forum, 2014, *The Global Gender Gap Report*.
http://www3.weforum.org/docs/GGGR14/GGGR_CompleteReport2014.pdf

⁴ Chappell, L., Brennan, D., and Rubenstein, K. 2012, 'Australian intergovernmental relations: A gender and change perspective', in Paul Kildea, Andrew Lynch and George Willams (eds), *Tomorrow's Federation: Reforming Australian Government*.

GENDER EQUALITY CONTINUUM TOOL

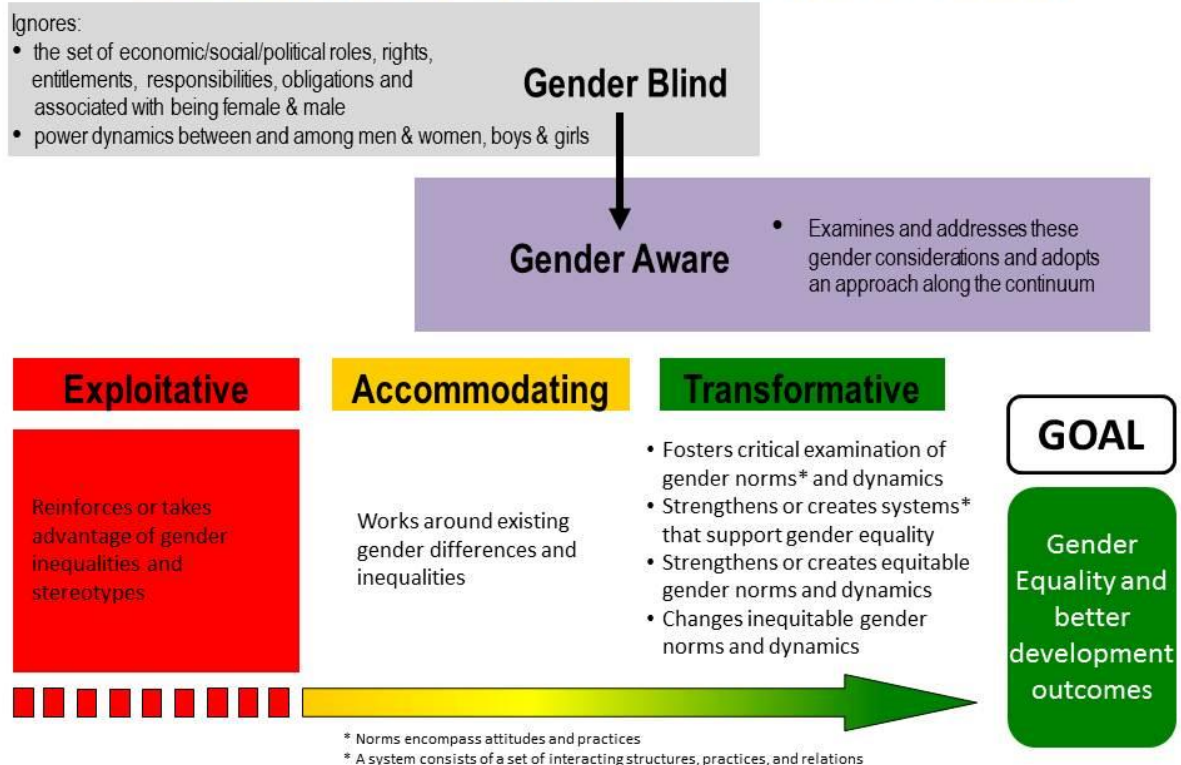


Figure 1: From gender blind to gender aware: the application of a gendered lens to empower women and girls.⁵

The application of a gendered lens is more than merely creating 'separate' women's programs or projects within existing frameworks and structures. Fundamentally, it "requires that attention is given to gender perspectives as an integral part of all activities...This involves making gender perspectives – what women and men do and the resources and decision-making processes they have access to – more central to all policy development, research, advocacy, development, implementation and monitoring".⁶

We cannot ignore the fact that our society is structured and reinforced in a way that is male-defined. Indeed, this is why gender equality strategies are important. As Sandra Fredman argues, "equality for women entails a re-structuring [of] society so that it is no longer male-defined...[it] requires a redistribution of power and resources...dismantling of the private-public divide, and a reconstruction of the public world so that child-care and parenting are seen as valued common responsibilities of both parents and the community".⁷

The importance of applying a gendered lens cannot be overstated. To be true to our commitment to achieve gender equality, we must "reveal the gender implications of public policy that might otherwise appear to be neutral or objective".⁸ This requires asking pertinent questions about how current societal structures

⁵ Interagency Gender Working Group, 2015, *Gender Continuum*, <http://www.igwg.org/training/ProgrammaticGuidance/GenderContinuum.aspx>

⁶ UN Women, 'Important concepts underlying gender mainstreaming', <http://www.un.org/womenwatch/osagi/pdf/factsheet2.pdf>.

⁷ Sandra Fredman, 'Beyond the dichotomy of formal and substantive equality: towards a new definition of equal rights' in Ineke Boerefijn et al (eds), 2003, *Temporary special measures: accelerating de facto equality of women under Article 4(1) of the UN Convention on the Elimination of all forms of Discrimination against Women*.

⁸ Broderick, E, 2012, 'Applying a gender perspective in public policy: what it means and how we can do it better', speech, *Addressing Gender Equality and Women's Rights in Public Policy, International Women's Day Forum, APS Human Rights Network Meeting, Canberra*,

disadvantage women and girls. Similarly, it requires inquiry into how these structures may also affect different men differently.⁹

● Recommendation 3

The Federal Government through the Department of Prime Minister and Cabinet and with the Workplace Gender Equality Agency, develop and introduce gender impact audits to identify and address gender inequities for all new and existing legislation and regulations, government policies, programs and services, government grants and procurement.

Gender-responsive budgeting

"A Women's Budget Statement is not a panacea for gender equality, and statements over the years varied considerably in detail and coverage. But Australian women deserve that public commitment and accountability – and all Australian would benefit".¹⁰

UN Women argue that 'the chronic underinvestment in programmes that tackle the structural causes and consequences of gender inequality in areas including unpaid care work, violence against women, health, education and peace and security'¹¹ perpetuate women's inequality. Therefore there is a push for governments to integrate gender into their public financial management systems 'to ensure that policies, plans and budgets are gender-responsive'.¹²

At a national level, by virtue of living in a world where inequality is deeply rooted in social structures, women experience poorer economic outcomes. Factors such as the gendered responsibility for care, the under-valuing of women's paid and unpaid work, and gendered discrimination within the workplace and in society in general, all contribute to women's economic insecurity.

The Federal Government has been clear that it "is committed to strengthening the provision of gender analysis, advice and mainstreaming across Government".¹³ This is a fundamental and critical commitment in striving for true equality. The re-positioning of the Office for Women back into the Department of Prime Minister and Cabinet was crucial to allow the connection of gender policy across the whole of government. To take one step further, we urge the Federal Government to apply a gender analysis on tax and its expenditure budget policy.

● Recommendation 4

The Federal Government through the Treasury Department and the Department of Finance re-introduces Women's Budget Statements as one element of official Budget Papers, as a way to understand the implications of government policies on the lives of women and girls, to be incorporated in the 2017 Federal Budget.

<https://www.humanrights.gov.au/news/speeches/applying-gender-perspective-public-policy-what-it-means-and-how-we-can-do-it-better#fn4>

⁹ ibid.

¹⁰ Stewart, M. 2016, 'Gender neutral policies are a myth: why we need a women's budget', *The Conversation*, <http://bit.ly/1WJMQ61>, 16 March, 2016.

¹¹ UN Women, 2015, *Financing for gender equality*. Retrieved from UN Women: <https://www.gender-financing.unwomen.org/eng/about-us>

¹² ibid.

¹³ Department of the Prime Minister and Cabinet, 2016, About the Office for Women, <https://www.dpmc.gov.au/office-women/about-office-women>

Part two: Girls to women: growing up with gendered disadvantage and the promise of economic insecurity throughout their life course

- *Domestic violence and gender inequality, with particular reference to:*
 - a) *The role of gender inequality in all spheres of life in contributing to the prevalence of domestic violence;*
 - c) *The role of government initiatives at every level in addressing the underlying causes of domestic violence, including the commitments under, or related to, the National Plan to Reduce Violence against Women and their Children;*
 - d) *Any other related matters.*

The imbalance in the distribution of power and resources between men and women is a key determinant of violence against women. The causes of violence against women are embedded in a complex web of social, cultural and economic factors. To achieve gender equality, the empowerment of women is critical. Furthermore, multi-dimensional interventions are required to ensure that inequalities in basic capabilities, legal rights and participation in key social, economic, political and cultural domains are remedied

Gendered disadvantage in the labour market – workforce participation and care

Australian women continue to face challenges participating in paid work. As at 2012 – 2013, 62.2 per cent of women were in the workforce, as opposed to 75.3 per cent of men.¹⁴ Of women who are in work, it is more likely to be part-time and casual work¹⁵ – 11.2 per cent are ‘underemployed’ meaning they would like to work more hours than they are currently.¹⁶

The workforce participation gap widens further for women who have children. 53.9 per cent of women with children under the age of six are in the paid workforce, compared to 91 per cent of men. 25 per cent of single mothers live below the poverty line.¹⁷ By taking time out of the workforce to care for children and/or relatives, women are limited in their capacity to participate in paid employment. The significant discrepancy between men and women taking time out of the workforce to care for children is strongly linked to gender stereotypes – women are expected to be the caregivers, and men are the breadwinners. By perpetuating this expectation is to limit women’s choice, and perhaps subsequently, their capacity to achieve and live a full and independent life.

As stated by UN Women, inequitable and unequal outcomes for women in the labour market is the biggest contributor to women’s overall socio-economic disadvantage.¹⁸ Attempts to increase women’s participation in the workforce have been somewhat successful. The changes in female workforce participation have been influenced by a range of factors, including:

- Increased levels of educational attainment among women;

¹⁴ Australian Bureau of Statistics, 2012, *Australian Social Trends, Data Cube – families and community, Table 1, Family and Community National Summary*, Cat No. 4102.

¹⁵ Australian Bureau of Statistics, 2012, *Gender Indicators, Australia*, Cat No. 4125.0

¹⁶ Smerdon, X, 2015, *Australian Gendered Pay Gap Widening*, Probono Australia:
<http://www.probonoaustralia.com.au/news/2015/03/australian-gender-pay-gap-widening#>

¹⁷ Australian Council of Social Services, 2012. *Poverty in Australia*, Paper 194, Strawberry Hills: Australian Council of Social Services, p. 14.

¹⁸ UN Women, 2015. *Progress of the world’s women 2015 – 2016: Transforming economics, realizing rights*, UN Women: United States, <https://progress.unwomen.org>, p. 68.

- Greater social acceptance of working mothers;
- Declining fertility rates;
- Better access to childcare services and part-time work; and
- More flexible working arrangements.¹⁹

Although the increase in women's participation in the paid workforce is indeed a positive and necessary step in the right direction, structural barriers still exist which limit and disadvantage women's economic security. For instance, for many women with caring responsibilities, whether it be for children and/or relatives, part-time and/or casual employment are the only viable options within the labour force. These options provide women the necessary balance to undertake caring responsibilities and participate in paid employment. However, as will be discussed further on, over the course of a woman's life these options are detrimental for a woman's sense of security, particularly economic security.

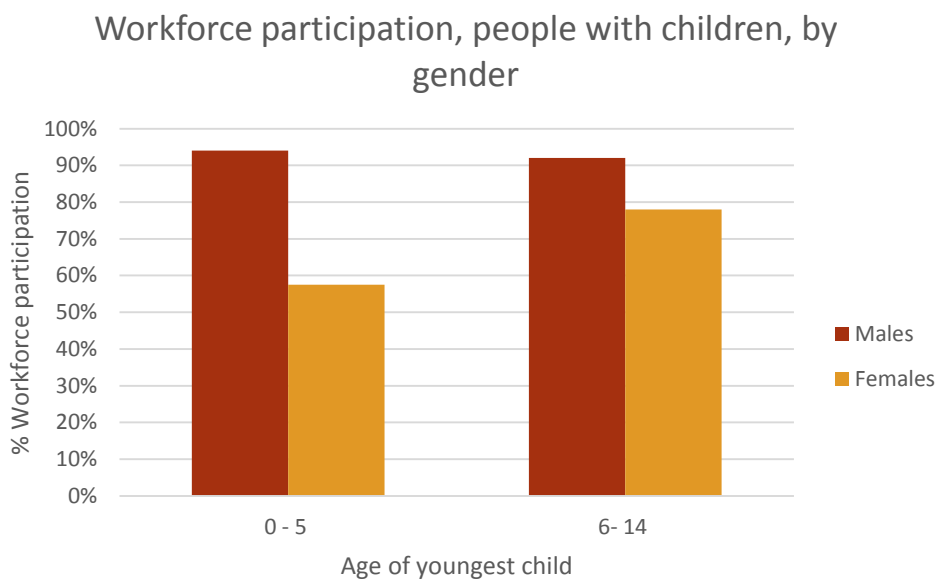


Figure 2: Gendered nature of care

In attempt to seek reform options, the Australian Human Rights Commission (AHRC) has explored a 'caring credit scheme' that could supplement retirement incomes and savings of unpaid carers. According to the Women's Super Summit Report, the AHRC has recommended that the Productivity Commission conducts its own inquiry into mechanisms 'for valuing caring work including caring credits – to model and cost how such a mechanism could be successfully implemented here in Australia'.²⁰

● Recommendation 5

The Federal Government establishes an inquiry into alternative mechanisms that recognise and remunerates the unpaid caring and domestic work that women predominately undertake.

¹⁹ Evans, M.D.R., and Kelley, J., 2004, *Trends in Women's Labour Force Participation in Australia: 1984 – 2002*. Melbourne Institute Working Paper NO. 23/04, Melbourne: The University of Melbourne Institute of Applied Economic and Social Research, <https://www.melbourneinstitute.com/miesr/publications/working-paper-series/abstract-234.html>

²⁰ Australian Institute of Superannuation Trustees and Women in Super, 2015, *Super Summit Report*, p. 12, <https://www.wgea.gov.au/sites/default/files/Womens-Super-Summit.pdf>

● Recommendation 6

The Federal Government through the Minister for Employment and Minister for Industrial Relations, encourages all employers to provide men equal access to workplace flexibility to even out the caring responsibilities between parents.

The gendered pay gap

The gender pay gap remains a significant issue in Australia. Even when women do participate in paid work, they receive less pay for that work.

The pay gap between men and women begins from childhood. The Heritage Bank's *Australian Pocket Money Survey* found boys earn 35 per cent more pocket money than girls - \$13.00 compared to \$9.60 for girls.²¹ Although the Report did not explore the reasons for the discrepancy, the reality is that from early childhood, young Australian girls are devalued.

The gap continues for young female Australian graduates. According to GradStats, new male graduates earned a median salary of \$55,000, while new female graduates started work on a median salary of \$53,000.²² Further analysis of data indicates that the "overall wage gap favor[s] males...in fields of education that typically had higher starting salaries, such as engineering. Alternatively, females outnumbered males when it came to humanities, which was ranked at the lower end of the salary distribution".²³ Generally, women who work full-time earn on average 18 per cent less than men.²⁴

Closing the gender pay gap is an equally strong economic incentive for Governments – it has been found that by decreasing the gender pay gap by one per cent would result in a gain of 0.5 per cent of Gross Domestic Product to the Australian economy.²⁵ Again, we emphasise that the gender pay gap is not a woman's issue, nor does it only negatively impact women and their lives. To reduce the gap has significant benefits for the individual, the community, and the broader society, including government.

● Recommendation 7

The Federal Government through the Department of Employment, Minister for Small Business, and State Governments provides incentives and support for businesses to put mechanisms in place to remedy the gender pay gap.

Superannuation and creating financial security in retirement

The financial situation of women in retirement is a major public policy issue. Without effective policy reform, a significant proportion of retiring women will rely solely on social security and possess little to no private assets or income. 29 per cent of Australian women over the age of 65 are currently living in poverty, creating a startling increase in homelessness for older women.²⁶ The consequences are clearly detrimental to society at large.

²¹ Heritage Bank, 2015, *Australian Pocket Money Survey*. <https://www.heritage.com.au/blog/money-saving-tips/the-latest-aussie-guide-to-pocket-money>

²² Graduate Careers Australia, 2015, *GradStats: Employment and Salary Outcomes of Recent Higher Education Graduates*, http://www.graduatecareers.com.au/wp-content/uploads/2015/12/GCA_GradStats_2015_FINAL.pdf

²³ Graduate Careers Australia, 2015, *GradStats: Employment and Salary Outcomes of Recent Higher Education Graduates*, http://www.graduatecareers.com.au/wp-content/uploads/2015/12/GCA_GradStats_2015_FINAL.pdf, p. 7.

²⁴ Workplace Gender Equality Agency, 2013, *Gender Pay Gap Statistics*, <https://www.wgea.gov.au/sites/default/files/2013-02-Gender%20pay%20gap%20statistics.pdf>

²⁵ Price Waterhouse Coopers Australia (PwC), 2015, *A high price to pay: the economic case for preventing violence against women*, Melbourne: Price Waterhouse Coopers, Our Watch, VicHealth, p. 27.

²⁶ Australian Institute of Health and Welfare, 2014, *Domestic and family violence and homelessness 2011 – 2012 to 2013 – 2014*, www.aihw.gov.au

A person's capacity to accumulate superannuation is directly tied to their past earnings, employment history and level of voluntary contributions. Although we are seeing an increase in women's participation in the workforce, women still fare more poorly on average than their male counterparts in relation to financial outcomes, and thus financial security.

As discussed earlier, there are several reasons for this – the gendered nature of caring responsibilities converging with lower levels of pay and reduced job security - to create a situation where women are likely to enter retirement financially vulnerable. For example, a female nurse misses out on \$533,980 in superannuation if she has nine years out of the workforce caring for children, returns to work part-time before going back to full-time and later works part-time again to care for elderly parents in retirement.²⁷ In 2014, the Australian Government reported that women's average superannuation was 45.7 per cent of the average for men. This gap is even greater for older women nearing retirement age, reaching 55.3 per cent for women aged 55 – 59 years.²⁸

It has been estimated that even when a woman works full-time with no interruptions, she will miss out on \$207,181 in superannuation, compared to a man who works full time, earning an average 'male' wage.²⁹ Some of these disparities reflect the comparatively low pay of women-dominated fields such as teaching, social work or nursing. Again, this discrepancy mirrors the gendered stereotypes we as society impose on young girls and women. Thus, the economic inequity women face often extends over their entire lifespan.³⁰

Addressing the gender pay gap is a strong economic incentive for women to increase workforce participation. Further, recognising the economic value of unpaid care and domestic work and redistributing it more equally between women and men is critical for the achievement of substantive equality.³¹

The current superannuation guarantee coverage does not apply to self-employed workers or to people not in the paid workforce, and it is only paid for employees earning at least \$450.00 a month with a single employer. Given the unequal distribution of caring responsibilities, many women may work with more than one employer. In these situations, although they may earn more than \$450.00 per month in total, these women do not qualify for superannuation contributions with any employer.³²

Private companies have taken initiative to address this issue and assist in facilitating a woman's ability to improve her retirement savings. For example, Rice Warner Actuaries calculated that the difference in superannuation balances between female and male employees could be addressed if an additional 1.5 per cent of a female employee's wages are contributed as superannuation each year. This progressive solution required an exemption by the Australian Human Rights Commission from the *Sex Discrimination Act*, which was granted in July 2013. As a result, Rice Warner can now pay 10.5 per cent superannuation to its female employee.

²⁷ Australian Institute of Superannuation Trustees and Women in Super, 2015, *Super Summit Report*, p. 4, <https://www.wgea.gov.au/sites/default/files/Womens-Super-Summit.pdf>

²⁸ Workplace Gender Equality Agency, 2014, Gender Pay Gap and Superannuation Gaps by Age Group, <https://www.wgea.gov.au/research-and-resources/fact-sheets-and-statistics>

²⁹ Australian Institute of Superannuation Trustees and Women in Super, 2015, *Women's Super Summit Report*, <https://www.wgea.gov.au/sites/default/files/Womens-Super-Summit.pdf>

³⁰ Australian Human Rights Commission, 2009, *Accumulating poverty? Women's experiences of inequality over the lifecycle*, Sydney: Australian Human Rights Commission.

³¹ UN Women, 2015. *Progress of the world's women 2015 – 2016: Transforming economies, realizing rights*, UN Women: United States, <https://progress.unwomen.org>

³² Olsberg, D., 2005, *Women, Superannuation and Retirement: Grim Prospects Despite Policy Changes*, *Just Policy*, 35, pp. 31 – 38.

In addition, in working with the AHRC to address the inherent disadvantage experienced by women in the workplace, Rice Warner designed and implemented their 'Valuing Females Package' that helps female employees improve their retirement savings outcomes. This package includes:

- Paid parental leave for up to 18 weeks at full pay (scale based on years of service);
- Superannuation Guarantee contributions payable on parental leave for up to 12 months;
- Long service leave accrual throughout parental leave (capped at 12 months). If the employee is working part-time prior to taking parental leave, then the long service leave accrual will be pro rata;
- Flexible working arrangements;
- An additional two per cent superannuation payment whilst employed at Rice Warner (including periods of maternity leave). Payment is separate from employee's salary packaging;
- Payment of Superannuation Guarantee irrespective of the \$450.00 monthly earnings threshold;
- Option to purchase up to two weeks annual leave to assist with caring duties; and
- An educational program designed to build awareness of the unique challenges facing females in saving for adequately for retirement.³³

Similarly, Westpac Bank extended its superannuation guarantee coverage to parents on paid parental leave, paying superannuation for up to 39 weeks. It has also developed a range of other initiatives to assist carers, including the ability to purchase leave or to take a career break for up to 12 months.

Initiatives such as these are examples of how employers can support women in continuing their participation in paid employment and facilitating savings for retirement. Superannuation has taken pressure off the government's pension obligations by an estimated \$6 billion per annum.³⁴ From a purely fiscal perspective, the Australian Government should incentivise all employers to provide similar benefits to female employees.

● Recommendation 8

The Federal Government incentivises all employers to pay the superannuation guarantee irrespective of the \$450.00 monthly earnings threshold.

● Recommendation 9

The Federal Government pays female public servants additional superannuation, and through COAG, encourages State and Territory Governments to follow suit.

Achieving women's economic security

There are a variety of definitions of economic security, which range from being relatively individualistic and market-driven, to definitions that recognise the role that the state and civil society play in meeting the economic needs of its citizens.

In order to best reflect the multi-faceted nature of economic security and the complexity of the interventions needed to best deal with economic insecurity, a wider, more comprehensive definition should be adopted. This understanding must account for both structural and individual elements of economic security,³⁵ and

³³ Australian Institute of Superannuation Trustees and Women in Super, 2015, *Women's Super Summit Report*, p. 26, <https://www.wgea.gov.au/sites/default/files/Womens-Super-Summit.pdf>

³⁴ Industry Super Australia, 2015, *Compulsory super central to future economic security and decent retirement for Australians*, Media Release, March 10, 2015, <http://www.industrysuperaustralia.com/media/media-releases/compulsory-super-central-to-future-economic-security-and-decent-retirement-for-australians/>

³⁵ See Wider Opportunities for Women <http://www.wowonline.org/>; International Labor Organisation; Northern Territory State Government defines the structural and individual elements of economic security as "having access to a stable income which is sufficient to support you and your

recognise the centrality of women's economic empowerment in promoting gender equality as a human rights concern.³⁶

Specifically, the definition requires:

- An understanding that economic insecurity is a gendered issue that requires a gendered lens;
- An understanding that economic security is not just the absence of poverty, but about having the resources and support to sustain a life with dignity;
- An understanding that economic security is not just about a point in time, but ensuring a life with dignity is maintained throughout a woman's life course;
- An understanding that major life events disproportionality impact on women's economic security, such as having children, experiencing a separation or divorce, and caring for older relatives;
- A recognition of the individual and structural elements of women's economic security; and
- An articulation that there are responsibilities for both the individual and the state to ensure women's economic security.

The different elements of economic security and the definition used in this submission therefore reflect a capabilities approach. This "encompasses both the individual's ability to do something, and the larger social context that enables or inhibits individual action".³⁷

With these considerations, the definition adopted by Good Shepherd of women's economic security is:

"ensuring women and their children have sufficient economic resources to meet their material needs so that they can live with dignity. This can be through access to appropriate and well paid work; adequate social protection, including basic needs infrastructure for health, education, dwelling, information and a social wage; reasonable costs of living; the capacity to absorb financial shocks; and the resources to maintain this standard over their life course and through life events".³⁸

The definition, measures and potential indicators to measure economic security are outlined below.

dependents in a way that is conducive to physical and mental wellbeing. It also means having financial independence throughout your adult life to live safely and with dignity, whether single or with a partner" (Department of Community Services, NT Government).

³⁶ UN Women, 2015. *Economic Empowerment*. Retrieved from UN Women <https://www.unwomen.org.au/focus-areas/economic-empowerment>

³⁷ Landvogt, K. 2008. *Critical Financial Capability: Developing an Alternative Model*, Collingwood: Good Shepherd Youth & Family Service.

³⁸ This definition has been developed as part of the project Good Shepherd is partnering with the Australia Institute on measuring the impact of family violence on women's economic security.

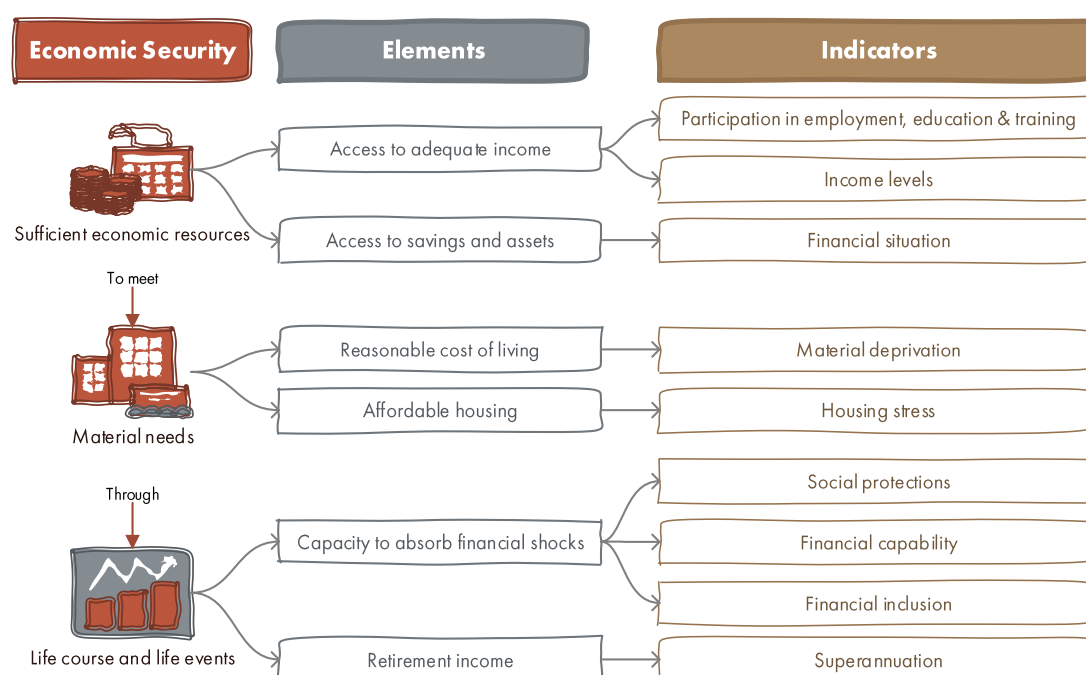


Figure 3: Elements of economic security: better outcomes for women

To align with this operational definition of economic security, women require:

- Sufficient economic resources through:
 - Access to appropriate work;
 - Access to well-paid work; and
 - Access to adequate social security protection.
- The capacity to meet material needs including:
 - Housing costs (rental and to buy);
 - Essential services;
 - Food; and
 - Education.
- The ability to retain this through life events, such as:
 - The loss of a job;
 - Relationships;
 - Having children; and
 - Retirement.
- The resources and capability to maintain this standard of living throughout their life course through:
 - Superannuation;
 - The capacity to absorb financial shocks and/or a sudden loss of income;
 - Household economic resources;
 - Access to credit, savings, insurance and financial information and support; and
 - Social security protection.

● Recommendation 10

The Federal Government adopts a broader and gendered definition of economic security, based on the information received through this inquiry.

Part three: The cost of gender inequality and family violence

- *Domestic violence and gender inequality, with particular reference to:*
 - c) *The role of government initiatives at every level in addressing the underlying causes of domestic violence, including commitments under, or related to, the National Plan to Reduce Violence against Women and their Children*

Advancing gender equality increases women's safety, security, health and wellbeing by encouraging a society based on respect and equality. In this section we discuss the implications of women's economic insecurity at both an individual and societal level. In doing so we aim to draw the Federal Government's attention to the intersection between family violence and economic insecurity.

To guarantee that women can exercise and enjoy basic human rights, economic security is a pre-requisite. Women require access to economic security such as education, employment and an adequate income. Without these elements, women will continue to lack the resources and means to exercise their civil and political rights.

Gender, family violence and financial insecurity nexus

The gendered nature of economic insecurity is compounded by the negative financial impacts of family violence. This converges with the gendered nature of family violence victimisation to create a complex social problem in which women are placed at a further disadvantage. Any sort of abuse exacerbates a woman's financial vulnerability and long-term risk of financial dependence. For example:

- domestic and domestic and family violence is the leading cause of homelessness for women³⁹ and women make up 44% of all homeless people in Australia.⁴⁰
- victims of domestic and domestic and family violence often have significantly reduced assets post-separation.⁴¹
- abuse erodes victims' sense of their financial capability and ability to make financial decisions.⁴²
- victims often inherit and pay for jointly accumulated relationship debts when the relationship ends.⁴³
- victims are more likely to be reliant on income support after experiencing domestic and domestic and family violence.⁴⁴

This is further challenged by the additional costs faced by women as the primary carers for their children, particularly through the family law process, which potentially hinders their ability to rebuild and establish an independent life after violence.

³⁹ Main, S. 2013. *Violence puts women on the streets*. New Matilda: <http://newmatilda.com/2013/03/08/violence-puts-women-street>

⁴⁰ Australian Bureau of Statistics, 2012, *Gender Indicators, Australia*, 4125.0, <http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/4125.0~Jul%202012~Main%20Features~Employment%20Conditions~1120>

⁴¹ Braff, R. & Barrett Meyering, I. 2011. *Seeking Security: Promoting Women's Economic Security After Family Violence*. Sydney: University of New South Wales.

⁴² Ibid.

⁴³ Corrie, T. & McGuire, M. 2013. *Restoring financial safety: Legal responses to economic abuse*. Abbotsford: Good Shepherd Australia New Zealand.

⁴⁴ Sharp, N. 2008. *'What's Yours is Mine': The different forms of economic abuse and its impact on women and children experiencing domestic violence*. United Kingdom: Refuge.

● Recommendation 11

The Federal Government through the Attorney-General's Department review all family law processes and alternative mechanisms put in place to enable women who have experienced family violence to recover their financial resources on leaving family violence, including superannuation.

Adequate economic security for women ensures that a certain standard of living can be maintained through major life events – such as the birth of a child or the loss of a job; and through the life course and into retirement. To ensure this, it is important that survivors of violence:

- have access to adequate social security protection
- are financially included
- have adequate superannuation
- have assets (savings or other material assets).

While employment is popularly seen as the best pathway out of disadvantage and toward financial independence, adequate social protection is still imperative to provide support for people who, for a variety of reasons, are unable to participate in paid work.

As mentioned in the previous section, women on the whole face significant barriers to participation in paid employment. This is amplified for survivors of family violence. While this is true for the period immediately preceding the violence, the impacts are often also longer term⁴⁵ and an adequate social security system is essential:

“How well the social security system responds to these women can be critical in preventing hardship, supporting financial stability in the short-term and assisting women to gain economic wellbeing in the long term”⁴⁶

Women's long-term economic security relies on reforms across multiple systems, achieving gender equality, and economic participation. Figure 4 below depicts the need to focus on women in relation to economic abuse.

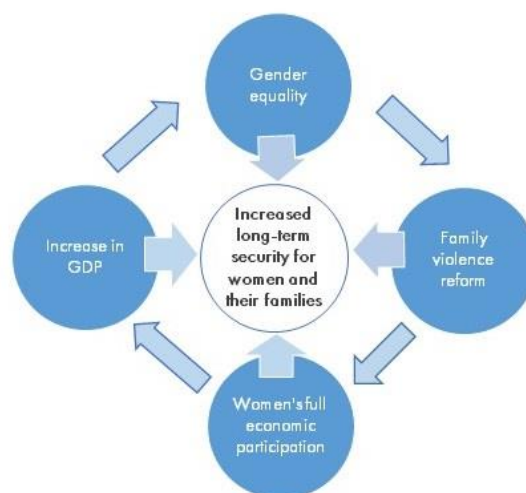


Figure 4: Women's economic participation, family violence reform and gender equality: better outcomes.

⁴⁵ Corrie, T. & McGuire, M. 2013. *Restoring financial safety: Legal responses to economic abuse*. Abbotsford: Good Shepherd Australia New Zealand.

⁴⁶ Macdonald, F. 2012. *Spotlight on Economic Abuse, Catalyst Paper 3: Income security and economic abuse*. Collingwood: Good Shepherd Youth & Family Service and Kildonan UnitingCare.

The Social Support System is vital to provide support for women and their children who are escaping family violence and support women's economic security into retirement. Being a single parent increases pressure on women who are already struggling to find paid work because of the violence they have experienced, as they also have caring responsibilities which further makes employment participation a challenge. However, they are often met with the same requirements to look for work as others accessing social security support, particularly since recent changes to the Parental Payment, which requires parents to be looking for work when their youngest child is eight years of age. This too is a barrier for women who have survived family violence, because they are less likely to have support from the other parent, or for safety reasons do not have dealings with them. There are no supports or provisions in social security to manage this complexity, meaning many victims who are caring for children are unable to meet employment requirements.

There is overwhelming evidence and commentary that income support payments are insufficient.⁴⁷ Women who rely on the social security system when raising their children experience greater financial stressors than other groups in the community. The basic Parenting Payment Single is \$725.40 per fortnight⁴⁸ making meeting material needs a challenge.

While employment is popularly seen as the best pathway out of disadvantage and toward financial independence, adequate social protection is still imperative to provide support for people who, for a variety of reasons, are unable to participate in paid work.

Table 1: Social protections in Australia⁴⁹

Type	Responsibility
5.1 The Social Security System – support for people who are : <ul style="list-style-type: none"> not expected to work (for example; lone parents) unable to work (including people with disabilities) unable to find work (people who are unemployed) 	The state, funded through general taxation revenue
5.2 Pensions for war veterans and their dependents <ul style="list-style-type: none"> income support and compensation 	The state, funded through general revenue
5.3 Compulsory and voluntary superannuation <ul style="list-style-type: none"> contribution to funds by employers to provide lump sum and/or earnings related pension upon retirements 	Funded by employers (compulsory), and employees (voluntary), supported by tax concessions by government, mandated by regulation.
5.4 The national healthcare system (Medicare) <ul style="list-style-type: none"> national health insurance scheme 	The state – general revenue, special tax levy The individual – personal contribution to cost
5.5 Compensation for work injuries and deaths <ul style="list-style-type: none"> provision of 'no-fault' earning-related benefit 	The state, Employers, the market
5.6 Life and contingency insurance <ul style="list-style-type: none"> protection against loss of life or loss of income 	The individual via the market

⁴⁷ Australian Council of Social Services, 2012, Sole parents won't be helped to find employment by cutting their payments, Submission to the Senate Community Affairs Committee regarding the Social Security Amendment (Fair Incentives to Work) Bill, (2012, http://www.acoss.org.au/wp-content/uploads/2015/06/Paper_190_Sole-parents_submission.pdf)

⁴⁸ Department of Human Services, 2011, Parenting Payment, <http://www.humanservices.gov.au/customer/services/centrelink/parenting-payment>

⁴⁹ Whiteford, P., & Angenent, G. (2002). *The Australian System of Social Protection - an overview*. Canberra: Department of Family and Community Services.

Type	Responsibility
5.7 Paid sick leave <ul style="list-style-type: none"> full or partial replacement of pay for illness 	Employers, regulated by the state
5.8 Other in cash or in-kind welfare benefits including <ul style="list-style-type: none"> subsidised childcare care service rebates on taxes concessions for utilities public housing 	The state

As mentioned previously, victims of family violence face significant barriers to participation in paid employment. While this is true for the period immediately preceding the violence, the impacts are often also longer term⁵⁰ and an adequate social security system is essential:

“How well the social security system responds to these women can be critical in preventing hardship, supporting financial stability in the short-term and assisting women to gain economic wellbeing in the long term”⁵¹

There are many issues with the social security system. The literature identifies challenges in terms of:

- system rules and barriers
- women with children
- accessing the correct entitlements
- the adequacy of the level of entitlements.

There are multiple barriers for victims of violence in navigating the social security system. Fear, shame and embarrassment are major problems, and while there is an increasing recognition of family violence, the issue of economic abuse is less well understood.⁵² This means that victims themselves find it difficult to self-identify as having experienced violence when engaging with the social security system. There are also financial imperatives not to do so. Most of the prescribed social security remedies require that women have left the relationship. This is not an easy, straight-forward or quick process, and social security protection should be available to victims regardless of their current relationship status.

The Federal Department of Human Services has taken steps to better identify their customers who have experienced or are experiencing family violence, by asking a series of screening questions.⁵³ This information is vital in order to understand how many victims of violence are accessing the social security system. This information would also be interesting to share, so to understand the extent of family violence amongst women who are receiving government payments.

⁵⁰ Corrie, T., & McGuire, M. (2013). *Economic Abuse: Searching for Solutions*. Collingwood: Good Shepherd Youth & Family Service.

⁵¹ Macdonald, F. (2012). *Spotlight on Economic Abuse, Catalyst Paper 3: Income security and economic abuse*. Collingwood: Good Shepherd Youth & Family Service and Kildonan UnitingCare.

⁵² Camilleri, O., Corrie, T., Moore, & S. (2015). *Restoring financial safety: Legal responses to economic abuse*. Abbotsford: Good Shepherd Australia New Zealand

⁵³ Corrie, T., & McGuire, M. (2013). *Economic Abuse: Searching for Solutions*. Collingwood: Good Shepherd Youth & Family Service.

● Recommendation 12

The Federal Government through the Department of Social Services reviews the Social Support System, particularly in relation to the Disability Support Pension, Parenting Payment Single and the Aged Pension to better support people who have not been able to accumulate superannuation, and to ensure women caring for children are less financially disadvantaged.

The cost of gender inequality and family violence

It is clear that family violence is costly. Regardless of the form of abuse, family violence comes at a financial cost to every Australian citizen. Access Economics found that, in 2004:

- Absenteeism as a result of family violence costs victims \$25.3 million per annum, and employers \$106.6 million per annum
- Family violence costs employers an estimated \$175 million per annum
- Female victims lost 100 days of paid work as a consequence of family violence
- 149 female family violence victims lost jobs each year because of family violence.⁵⁴

A more recent report released in 2015 found that violence against women costs \$21.7 billion a year, with victims bearing the primary burden of this cost. Governments (national and State and Territory) bear the second biggest cost burden, estimated at \$7.8 billion a year, which includes health, administration and social welfare costs.⁵⁵ Unsurprisingly, the report estimates that if no action is taken to prevent violence against women, costs will accumulate to \$323.4 billion over a thirty-year period from 2014 – 15 to 2044 – 45.⁵⁶

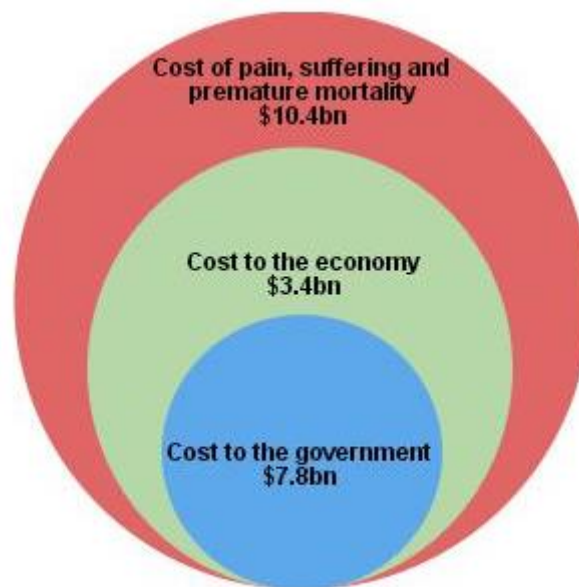


Figure 5: Disaggregated costs of violence against women⁵⁷

⁵⁴ Access Economics, 2004, *The cost of domestic violence to the Australian economy: Part 1 and 2*, Canberra: The Commonwealth of Australia, Office of the Status of Women.

⁵⁵ Price Waterhouse Coopers Australia (PwC), 2015, *A high price to pay: the economic case for preventing violence against women*, Melbourne: PwC, Our Watch, VicHealth.

⁵⁶ Ibid.

⁵⁷ Adapted from Price Waterhouse Coopers Australia (PwC), 2015, *A high price to pay: the economic case for preventing violence against women*, Melbourne: PwC, Our Watch, VicHealth.

Not discounting the fact that the prevention of family violence, and indeed the achievement of gender equality may well be a financially costly endeavour, without such investments across all societal domains, family violence will continue to erode our community and diminish the lives, security and independence, of thousands within it.

Although the outlook may look grim now, the potential for advancement in this area is endless. Progress is being made in relationship building between those in the community sector and larger organisations and corporations in the private sector. These crucial small steps will benefit all – women, their children, the community, and the Victorian economy. More and more corporations are taking notice of family violence and the consequences this societal issue has on their bottom line. Although our starting points may be different, the focus is the same – we want to see and live in a world where all Australians are productive and contributing to society.

We encourage more interactions and partnerships between these two sectors. Good Shepherd is fortunate to have forged such partnerships with the finance sector through Good Shepherd Microfinance.⁵⁸ Since 2003, National Australia Bank and Good Shepherd have worked together to develop microfinance solutions to give Australians living on low incomes access to fair, safe and affordable financial services. This is an example of how the community sector can successfully work with the private sector in addressing an aspect of financial insecurity.

● Recommendation 13

The Federal, State and Territory Governments through COAG develop:

- Australian income support policies that enable women who experience family violence to maintain an adequate level of financial security
- Child support policies and procedures that recognise avoidance of child support can be a form of economic abuse, and appropriate recourse for recovery of funds
- Employment policies and programs that provide greater opportunities and support for women who experience family violence to participate in the workforce, including family violence related leave entitlements.
- Domestic violence leave as a National Employment Standards entitlement to all Australian employees.

⁵⁸ Good Shepherd Microfinance (GSM) is Australia's largest microfinance organisation. GSM offer people on low incomes loans and other financial programs at 650 locations across Australia. We would like to refer the Women and Royal Commission Branch to the GSM submission on the Gender Equality Strategy.

➡ Part four: The intersection of culture and the social constructs of gender and power

- *Domestic violence and gender inequality, with particular reference to:*
 - b) *The role of gender stereotypes in contributing to cultural conditions which support domestic violence, including, but not limited to, messages conveyed to children and young people in:*
 - i. *Education*
 - d) *Any other related matters*

If we are to truly eliminate all forms of violence against women in society then we must understand, particularly at Government level, the role of culture in perpetuating male violence against women. This culture is one whereby women are constructed as unequal to men. This is a message most often communicated early in life, and commonly through stereotypes, gendered toys, the media, and marketing more broadly. This harmful messaging is fundamentally based on rigid gendered stereotypes and norms, and the meanings, values and behaviours that have been attributed to masculinity and femininity.

"The importance of recognising the link between gender-based toys and domestic violence lies not in identifying its direct effects on the individual, but in understanding how it contributes to cultural norms and ideals which enable violence against women to occur".⁵⁹

The work of Michael Flood and Bob Pease has been valuable in this space, as their international literature review found that the most consistent predictor of attitudes underpinning violence against women is support for, and belief in, traditional gender roles.⁶⁰

Re-defining gender

Current social standards both devalue feminine traits for masculinity, and legitimise the subordination of women.⁶¹ Historically, society has treated gender as a binary concept – either male or female. This strict adherence to this gender binary comes at a significant cost to many Australians from all walks of life.

Gender refers to socially constructed characteristics of women and men – what it means to be masculine and what it means to be feminine. From a very young age, boys and girls are taught appropriate behaviours for their gender, and how to interact with members of the other gender within the home, communities and workplaces. As the World Health Organization states, 'gender norms, roles and relations influence people's susceptibility to different health conditions and diseases and affect their enjoyment of good mental and physical health, and wellbeing'.⁶² Gender factors into an individual's capacity to fully participate in society, politics and the economy. To state otherwise is to actively ignore the plethora of evidence, research, statistics, and real-life stories of young girls and women.

It is important to understand that gender is not simply defined by the sex an individual is assigned at birth, but rather 'an identity tenuously constituted in time...through a stylised repetition of acts'.⁶³ As such in today's

⁵⁹ Quek, K., 2014, 'Toy war' debates misunderstand the causes of domestic violence', The Conversation, December 5, 2014, <https://theconversation.com/toy-war-debates-misunderstand-the-causes-of-domestic-violence-34963>

⁶⁰ Flood, M., and Pease, B., 2009, 'Factors influencing attitudes to violence against women', *Trauma, Violence and Abuse: A Review Journal*, 10(2), pp. 125 – 142.

⁶¹ Verrelli, S., 2015, 'Are today's standards for being a 'real man' leading to violence against women?', The Conversation, October 8, 2015, <https://theconversation.com/are-todays-standards-for-being-a-real-man-leading-to-violence-against-women-48189>

⁶² World Health Organization, (2015), *Gender*. Retrieved August 11, 2015 from World Health Organization: <http://www.who.int/gender-equity-rights/understanding/gender-definition/en/>

⁶³ Butler, J., (2002), *Gender Trouble: Tenth Anniversary Edition*, New York: Routledge, p. 179.

society, we have created differences between genders whereby power is assigned to masculinity as the expense of femininity.⁶⁴ The power differential is also instituted within the concept of masculinity. Men who display 'hegemonic masculinity' are perceived to be those most powerful as they represent what we as a society characterise and accept as dominance and authority, whereas, at the bottom of the masculinity hierarchy sits 'subordinated masculinities', that is, those who possess characteristics that are more closely associated with femininity.

As young girls grow up, society has instituted barrier after barrier before them, reinforcing their inherent inferiority to young boys. Social, institutional and work place structures all play a fundamental role in emphasising to men *and* women that women are valued less than their male counterparts. Young women who do not 'fit' within the confines of socially constructed ideals of femininity are further made to be devalued by society, whilst at the same time subject to the frustration that comes with challenging society's idea of what it means to be a 'woman'.

Similarly, young boys who choose to engage in activities (for instance sports, choice of coloured clothing, toys) that are stereotypically seen as 'feminine' are often bullied and made to feel ashamed that they do not conform to the socially accepted ideal of what it means to be 'male' in our society. The emotional and psychological consequences of such an imposition can be quite damaging.

Intersectionality and the power of gendered language

We need to acknowledge and accept that there is a spectrum of gender, thus resulting in gender diversity.

"Affirming gender and transitioning between genders are deeply personal decisions that involve a person seeking to redress a mismatch between their sex and their gender identity. They do not necessarily entail gender-reassignment surgery; they simply mean that a person is living their affirmed gender".⁶⁵

The full and active participation of *all* men and women in society should be our goal. Thus we must recognise that the construct of gender is complex and is multi-dimensional, and there is great variance within gender itself. Although gender norms and stereotypes to play a fundamental role in the subordination of women, this is not to argue that women are a homogenous group. All women do not experience gender inequality and disempowerment the same way. Women from culturally and linguistically diverse backgrounds, Indigenous and Aboriginal women, women with disabilities, lesbians and transgendered women, and women from low socio-economic backgrounds face and experience layers of discrimination and disadvantage. The intersectionality of these factors all contribute to a woman's difficulty in reaching an optimum level of capacity that will allow her to fully and actively participate in society.

Similarly, not all men are the same. A majority of men are not violent towards women and do not condone violence against women.

If we are to achieve our vision of true equality, the Federal Government, with bi-partisan support should show strong leadership in re-defining gender in a healthy way that promotes the acceptance of difference, placing equal value on individual attributes regardless of where one sits on the gender spectrum. This requires the promotion of new gender roles and expectations that emphasise equality and respect.⁶⁶

⁶⁴ Connell, R.W., and Pearse, R., (2014), *Gender: In World Perspective*, John Wiley & Sons.

⁶⁵ See Victorian Equal Opportunity & Human Rights Commission, July 2014, 'Guideline: Transgender people at Work – Complying with the Equal Opportunity Act 2010 in Employment'.

⁶⁶ Powell 2010 cited in Strecker, P., 2015, 'When high-quality therapy isn't enough: What psychologists can do to prevent domestic violence', *InPsych*, October 2015. <https://www.psychology.org.au/inpsych/2015/october/strecker/>

This also requires a shift in the way language is used by public figures. The use of language is powerful and in this specific discourse is of paramount importance. For instance, with reference to the prevention of violence against women, high profile individuals have declared that ‘real men don’t hit women’. The assumption being made here, although unconscious, is that a ‘real man’ is one that is strong and protective, and has authority – thus marking women and the abuse of women as wrong *only* because women are weak and passive – rather than being a violation of an individual’s human rights. This binary is inherently disempowering for women because it continues to allow men to assume a position of authority over women. Statements like this only reinforce harmful gender stereotypes that perpetuates the devaluing of women in every context – further it confirms that we live within a culture of sexism that drives violence against women.

To achieve this we must address the meaning and norms attached to gender and ‘explicitly seek to transform gender relations between men and women and between men’.⁶⁷ As argued by Flood, ‘gender inequalities are foundational, and addressing these inequalities is a key prevention strategy’.⁶⁸ Thus we need to involve men and boys in ‘critical reflection on what it means to be a man and shift some of the meanings and practices which are traditionally associated with masculinity. We need to create safe spaces in schools, sporting clubs, university residences and elsewhere in the community where men can discuss and reflect on these things...[and] how they learn to treat each other and to treat women’.⁶⁹

● Recommendation 14

The Federal Government, through cabinet processes and in consultation with gender specialists, ensures that it adopts appropriate language when framing major Government policies, so as not to perpetuate gendered stereotypes.

Normalising the ‘Other’ in pursuit of true equality and a violence-free society

“If Australians genuinely move towards gender equality, we should eventually see childcare and CEO positions split equally across genders. We should also expect to see broader menus of gender roles and expectations available for all and further reduction in the myths and misunderstandings that have been used to justify excuses for domestic violence”.⁷⁰

There is no disputing that there are clear distinctions between and within genders. The pursuit of gender equality does not mean that men and women are necessarily exactly the same or that differences do not exist. Rather, with the aim of achieving gender equality we work towards a vision where men and women have equal rights, opportunities, responsibilities, and access to resources as well as the enjoyment of them.

As discussed earlier, the strict adherence to the male/masculine and female/feminine binary can often be limiting as well as destructive. The application of heteronormative standards results in similar outcomes. For instance, the reliance on heteronormative discourse in relation to family violence and violence against women more broadly, diminishes violence within LGBTI relationships. Heteronormativity is the assumption of heterosexuality as the default or ‘norm’ and associated simplistic understandings of biological sex and gender always being identical and stable and exclusively binary (a person is either male or female). The fixed binary subject position of male perpetrators and female victims, although overwhelmingly true within

⁶⁷ Flood, M. RCFV Witness Statement, 9 July 2015, p. 3.

⁶⁸ Flood, M. RCFV Witness Statement, p. 4.

⁶⁹ Ibid.

⁷⁰ Strecker, P., 2015, ‘When high-quality therapy isn’t enough: What psychologists can do to prevent domestic violence’, *InPsych*, October 2015. <https://www.psychology.org.au/inpsych/2015/october/strecker/>

violent heterosexual intimate relationships, is neither healthy nor helpful when we discuss gender equality in general, and the eradication of all forms of violence within the community.

The majority of family violence discourse is constructed according to gendered assumptions and heteronormativity. The attachment to such a gendered construction and the fixation of positions contributes to the reluctance of many victims of LGBTI family violence to seek support, or even identify their situation as family violence. This narrow focus on heterosexual model of family violence also pushes the issue of violence within LGBTI relationships further out into the margins. These dangerous assumptions impact on people in same sex relationships disclosing family violence, and 'fail to account for the complexities arising in same-sex relationships'.⁷¹

Little research and data is available in relation to the incidence of family violence within LGBTI intimate partner relationships. At a national and state level, data collection omits sexuality indicators thus making it difficult for researchers and policy makers to consider evidence for, and design programs in response to, issues affecting LGBTI populations. In order to achieve gender equality, our structures, including data reporting and collecting systems need to be inclusive of all Australians. Without this information, we are limited in our capacity to ensure that every Australian is valued and respected.

● Recommendation 15

The Federal Government fully funds the Australian Bureau of Statistics to include sexuality indicators in all nation-wide data sets so that there is a more detailed and comprehensive picture of the needs and/or issues specific to LGBTI individuals, couples, families and communities.

● Recommendation 16

The Federal Government ensures that all statistics collected regarding Australian population or sub-populations are gender disaggregated.

Primary prevention and improving the health and wellbeing for all Australian children

There has been much debate in recent times around the issue of respect and equality curricula in our education system. In attempt to create safer schools for all Australian students, the Safe Schools Coalition Australia offers a suite of free resources and support to equip educators and students with skills, practical ideas and greater confidence to lead positive change and be safe and inclusive for same sex attracted, intersex and gender diverse students, staff and families.⁷²

The Safe Schools Program complements the Respectful Relationship Education Program (RREP) in Victoria, which seeks to instill the value of respect and individual human rights in young Victorians. With the perspective that schools are 'mini communities where respect and equality can be modelled, to help shape positive attitudes and behaviours at an early stage of life', the RREP is a primary prevention initiative that focuses on building awareness and embed a culture of equality and respect among students, teachers and school communities.

Both of these programs have been designed and established to address the issue of bullying, specifically gender or sexuality based bullying in schools – the most common form of violence that students encounter. This type of bullying includes any kind of threatening or harassing behaviours that are based on gender role

⁷¹ Gay and Lesbian Rights Lobby NSW, Submission No 27 to Social Issues Committee, Parliament of NSW, *Inquiry into Domestic Violence Trends and Issues in NSW*, 16 September 2011, p. 5.

⁷² Safe Schools Coalition Australia, 2016, <http://www.safeschoolscoalition.org.au/>

expectations. As such, it encompasses sexual harassment, coercion and assault; insults, intimidation and assaults based on perceived or actual sexual orientation; and verbal or physical harassment.

Statistics suggest that up to 80 per cent of same-sex attracted and gender questioning young Australians experienced an incident of public insults, 20 per cent experienced explicit threats and 18 per cent physical abuse and 26 per cent 'other' forms of homophobia. 80 per cent of this abuse occurred within school settings.⁷³ Sadly, LGBTI people are also reported to have the highest rates of suicidality of any population in Australia,⁷⁴ with the average age of a first suicide attempt at 16 years old – often before 'coming out'.⁷⁵

Bullying in schools is rife, and it has potential to significantly hinder emotional, psychological and social development in young Australians. Victims of bullying are often bullied because they are seen as 'different' in some way – outside of what is considered 'normal'. Children are not born with such biases – these stereotypes have been socially constructed and perpetuated in every form, across every domain. We teach Australian children these harmful gendered norms. Boys are socialised to behave in a particular way, engage in particular sports, strive for particular professions, and taught to engage with girls in a specific way – a way that inherently gives them a sense of entitlement and privilege. Girls are also socialised in the same manner, however the 'options' and pathways provided to them are distinct and 'different' than those for boys. More so, we teach girls to shrink themselves, to make room for boys. This distinction is what creates inequality. Society's determination of what is 'right' and 'normal' for girls and boys is what creates the divide, creates the imbalance, and creates a society where girls are devalued, and are considered less than, and therefore deserve less than.

The establishment and availability of programs like Safe Schools and Respectful Relationship Education is a testament to Australia's commitment to achieving true equality – with the United Nation's recognising that Australia is the only country in the Asia-Pacific region that has national whole school programs that addresses school bullying, violence and discrimination based on sexual orientation, gender identity and expression or intersex characteristics.⁷⁶

● Recommendation 17

The Federal Government through the Department of Education and Training commits long-term funding for the implementation of evidence-based primary prevention initiatives, such as Respectful Relationship Education Programs and Safe Schools Programs in all schools to advance and promote gender equality, universal respect, and healthy relationships.

⁷³ Hillier, L., et al, 2010, *Writing Themselves In 3: The third national study on the sexual health and wellbeing of same sex attracted and gender questioning young people*, Melbourne: Australian Research Centre in Sex, Health and Society, La Trobe University;

⁷⁴ Ibid.

⁷⁵ Ibid.

⁷⁶ United Nations Educational, Scientific, and Cultural Organization, 2015, 'From Insult to Inclusion: Asia-Pacific Report on School Bullying, Violence and Discrimination on the Basis of Sexual Orientation and Gender Identity'.

Concluding remarks

To be successful in achieving gender equality, we need to transform gender-power imbalances. The unequal position between men and women in Australian society has wide and far-reaching consequences, spanning from individual, economic, and societal domains.

Australians want to live and participate in a society where everyone is valued, respected, treated equally and offered the same opportunities. To demonstrate this real vision, our leaders are required to take a stand, and garner support and buy-in. The Federal Government's role in shifting the way Australian's engage with the notion of 'gender' and gender equality is our paramount importance.

The application of a gendered lens will expose and address the structural impediments that confront women on a daily basis, including a history whereby men and boys are socialised to believe that they are dominant and entitled, and that women and girls are inferior and insignificant. Without such a lens, we will achieve very little in our pursuit of gender equality.

Integrating and weaving 'gender' and 'gender equality' into the public discourse is a significant achievement and positive change. We must not stop there. To bring about real change, we need to undo the discriminatory structures we have inherited and maintained, and rebuild a society whereby every Australian is recognised, acknowledged, and afforded the same opportunities – a society where each Australian has the freedom of choice, without fear. We urge the Federal Government to demonstrate true leadership in committing to bring about the necessary changes at both macro and micro levels that will elevate girls and women, so that they too have every opportunity to enjoy full, active and independent lives.

Gender equality is not merely about an equal ratio of men and women in positions of power and authority, nor is it only about equal pay. While these are important quantifiable outcomes and will go some way in facilitating equality between men and women, we must be motivated to go further. We need to dismantle harmful gender stereotypes and in doing so shift attitudes that have for far too long been used to perpetrate and excuse violence against women. We need to create healthier ideas of what it means to be masculine and feminine, and within that, incorporate attitudes of mutual respect between and within the genders. Equality is fundamentally about respect – whether it is between genders, between cultural groups, or between those from different faiths – creating and achieving equality requires understanding and respect.

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